"All the News That's Fit to Print."

The New York Times.

THE WEATHER
Unsettled with showers today; tomorrow cloudy.
Temperature yesterday—Max. 46, min. 42.
For weather report see next to last page.

VOL. LXXIII....No. 24,037. NEW YORK, FRIDAY, NOVEMBER 16, 1923. TWO CENTS In Greater New York | THREE CENTS Within 300 Miles | FOUR CENTS Elsewhere

COOLIDGE MESSAGE IS EXPECTED TO DEAL WITH TAX REVISION

Supporters of the Mellon Plan Predict That the President Will Endorse It.

WEEKS BACKS PROPOSALS

Secretary of the Treasury Is Ready to Help Congress in Framing a Bill.

BORAH SAYS BURDEN HURTS

Americans Are the Most Highly Taxed of Peoples, the Senator Declares.

Special to The New York Times.

WASHINGTON, Nov. 15.—President Coolidge is at work on his first message to Congress, and it is confidently predicted here that he will include in it recommendations in regard to tax revisions. There are some, it is understood, who have urged the President to transmit a special message dealing with the tax situation, but for the moment at least such suggestions have been put aside.

Advocates of the Mellon plan, which carries recommendations for a reduction by $323,000,000, and the abandonment of soldier bonus proposals, appear to be confident that the President will follow pretty much the same lines in his message, but there has as yet been no word of a definite nature from the White House on the subject. Before he puts his message in final form the President will have a better opportunity to sense the reaction throughout the country to the suggestions made by Mr. Mellon.

In some quarters the belief is held that the issue of tax reduction will not only form an important part of the Presidential message, but that it will appear as one of the predominant issues in the forthcoming Congress and in the pre-convention and post-convention Presidential campaigns. The publication of the Mellon letter and the nation-wide comment which it has aroused, it is felt, have made it certain that the policy of avoiding a debate of the tax problem in Congress, advocated by Senator Smoot and a few other Republican leaders, must be abandoned and the question squarely faced.

Mellon Ready to Aid Congress.

Treasury Department officials today refused to reply to attacks which have been made on the Mellon plan by the American Legion and other advocates of a soldier bonus. The department will not enter into controversies over the issue, but will be prepared to consult with members of Congress and aid in the shaping of a bill along the lines suggested by Mr. Mellon, if that is requested. Mr. Mellon is prepared to go before the Ways and Means Committee or any other Congressional committee and give the details of his proposal.

As to the attack on the Mellon plan by the Legislative Committee of the American Legion, Treasury officials indicated that it was looked upon as propaganda which did not require a reply by the department. The point was made that bonus legislation would in the end call for an expenditure of perhaps $4,000,000,000 and that this bill would have to be paid by the Government, regardless of any assertions made by bonus advocates that the cost for the first year might not exceed $30,000,000. The ill effect upon the industrial and financial position of the country, it was held, would be the same, whether the payments were put off temporarily or not.

Several members of Congress were consulted by Treasury officials prior to the publication of the Mellon letter. It was said, and most of them agreed in principle with the theory of the plan. In some quarters a question was raised as to the practicability of such a program because of the reluctance of certain Senators and Representatives to take a stand against the soldier bonus, but the main idea of a general tax reduction was received with favor.

Weeks Endorses Plan as Sound.

Among those who gave their endorsements today to the Mellon plan was Secretary of War Weeks, who expressed the view that it was sound in every respect.

Senator Overman, Democrat, of North Carolina, made this comment:

"Mr. Mellon's recommendations will not appeal to the Democrats except that part which would eliminate nuisance taxes and lower the rates on smaller incomes. The entire country seems to be for the bonus and very few Congressmen favor reduction of the surtaxes as suggested by Secretary Mellon."

That the war excise tax on motor vehicles, repair parts, tires and accessories is a war tax on transportation and should be removed along with the tax on telegrams, telephones and leased wires, which Secretary Mellon recommends for repeal, is the substance of comment made by Major Roy F. Britton, Chairman of the Legislative Board of the American Automobile Association.

"From a purely technical standpoint and a literal definition of the word 'transportation' as expressed in the acts of Congress, the Secretary of the Treasury, of course, is entirely correct when he states that the repeal of the tax on telegrams, telephones and leased wires would mean the repeal of 'the tax of the transportation taxes established during the war,'" said Major Britton. "However, when we look upon the broader aspect of transportation, we must include highways in this motor age. The excise tax on motor vehicles,

Continued on Page Four.

KEW GARDENS INN
Kew Gardens, L. I. Residential, Suburban Hotel. 15 minutes from Penn. Station. Double room with bath, meals for 2—$54 a week.—Advt.

Measures Lightning Voltage In Seeking to Protect Wires

PHILADELPHIA, Nov. 15.—A means for definitely measuring the voltage of a lightning flash, which has long been a matter of speculation with scientists, was explained here tonight by F. W. Peek Jr., consulting engineer of the General Electric Company, in an address before the Franklin Institute.

Mr. Peek told how, with a miniature village in the Pittsfield General Electric laboratory, he had been able to measure what percentage of an artificial lightning flash from his million-volt generator was inducted on a miniature transmission line at a given distance from the flash. He said the experiments proved that when lightning struck 1,000 feet from a transmission line 1 per cent. was induced on the line. The voltage of this flash was easy to measure, and multiplying it by 100 the full voltage of the lightning was determined.

Mr. Peek explained that determining the voltage of lightning would prove helpful in providing greater protection for transmission lines.

SAYS HE WILL PROVE FORBES A GRAFTER

Gen. O'Ryan Declares Him 'Tied Neck and Jowl With Gang to Defraud Government."

DELVES INTO HIS PAST LIFE

And Puts Former Veterans' Director Through Examination on Carousal Charges.

Special to The New York Times.

WASHINGTON, Nov. 15.—In a vigorous cross-examination of Colonel Forbes before the Senate Veterans' Committee today, General John F. O'Ryan conducted a searching inquiry into the official and private life of the former chief of the Veterans' Bureau.

General O'Ryan said he "expected to prove convincingly the whole truth of Mortimer's charge that Colonel Forbes was one of the gang of conspirators who were tied together neck and jowl to defraud the Government."

"I expect further to show that this criminal conduct was in consonance with his previous record," he declared in a statement he read to the committee in reply to the declaration by Colonel Forbes yesterday that General O'Ryan had browbeaten witnesses and withheld testimony favorable to the former director.

Chairman Reed later announced that the committee had investigated the charges made by Colonel Forbes and there was nothing to justify such an accusation.

The committee refused to allow its counsel to bring up Colonel Forbes's record in the Marine Service and would not allow him to go fully into his recent divorce case. These were sought to be introduced, General O'Ryan said, "to show moral turpitude."

Milk Driver Taken as an Engineer.

That Colonel Forbes had employed a brother of Mrs. Mortimer to act as a mechanical engineer at a salary of $3,500 a year, taking him from the job of driver of a creamery wagon, was brought out. Later this brother, Ralph Tullidge, went on a trip that was virtually his honeymoon, at the expense of the Government.

Colonel Forbes denied personal responsibility for the decision to employ Matthew O'Brien as an architect for the Livermore Hospital. He said he decided that an architect was necessary, but that President Harding had ordered him to appoint a man "satisfactory to the California delegation," and that he had letters from Republican politicians, including the United States Senators, recommending O'Brien. The latter received $97,000 for plans that were never used.

It was testified to by Colonel Forbes that Mrs. Herbert Votaw, sister of President Harding, had brought Mr. Thompson, of the contractors on hospitals, to his office. Mrs. Votaw once had a position in the War Veterans' Bureau.

An affidavit made by Frank J. Walsh Chambers, now of California, related how he had attempted to lease his farm to the War Veterans' Bureau and gave instances of his entertaining Forbes and others with lunches and drinking parties. The affidavit averred that Forbes had presented a bottle of Scotch whisky to Chambers for a Christmas gift "and

Continued on Page Two.

ROBBERIES CONTINUE; MESSENGERS HELD UP IN AUTO ON FIFTH AV.

Factory Employes Forced to Hand Over $740 and Drive Bandits Across City.

BALL BAT FELLS A ROBBER

Girl's Daring Sets Crowd After Cherry Street Gunman and He Is Knocked Out.

McADOO FOR MORE POLICE

Magistrate Would Round Up Idlers —Dodd Begins Drive on Brooklyn Criminals.

While the police yesterday continued without result their search for the three hold-up men who on Wednesday shot to death two employes of the West End Bank and got away with a bundle containing $43,607, at the Fifty-fifth Street and New Utrecht Avenue station of the B. M. T. in Brooklyn, a number of other crimes were reported.

One of them was a hold-up in which two armed men entered a car containing two messengers who had just left a bank at Fifth Avenue and Twenty-third Street and compelled the messengers, after a long drive, to give up $740. The robbery was committed while hundreds were passing. The hold-up men escaped.

Another robbery was in a grocery store at 146 Cherry Steet, where a hold-up man, with a revolver, took $26 from two men. The screams of a girl for the police caused him to flee. A score of men pursued, throwing bricks taken from a pile in front of a building under reconstruction. The robber turned and fired four times through his pocket. Finally his skull was fractured by a baseball bat wielded by an unidentified youth who had jumped from a doorway. The robber was taken to a hospital in a critical condition.

Four young negroes, all carrying pistols, at 11 o'clock last night held up the proprietor and two customers of the drug store at the southwest corner of Madison Avenue and 130th Street and escaped in an automobile with $130. Charles Langer, the proprietor, and who was a friend of Jacob Bankoff, the druggist who was slain by a bandit in his store in the Dyckman section last Tuesday night, was waiting on two men customers when the bandits entered.

One of the negroes stood just within the entrance and the other three, after comm..... the druggist and the other two men to throw up their hands, forced Langer into a telephone booth and the customers into the room behind the prescription counter. The leader of the hold-up men then took $75 from the cash register and $40 from the owner. Then he relieved one of the customers of his money, but the second customer outwitted the robbers by throwing his wallet in a corner of the room when he entered.

Drive Away in Darkened Car.

The bandits then backed out the door with the pistols trained on Langer in the phone booth and jumped into their car, the lights of which they previously had extinguished.

In Bergen County, N. J., two communities, aroused by recent robberies, announced the organization of vigilantes.

The Brooklyn hold-up and murders impelled Chief Magistrate William McAdoo to issue a statement stressing the necessity of 2,000 additional policemen to guard street crossings as measures of crime prevention. He assailed poolrooms as crime breeders.

District Attorney Charles J. Dodd of Kings County visited the scene of Wednesday's double murder and issued a statement promising to clear out crooks holding forth in Brooklyn. He said he would ask for a Congressional bill forbidding the use of the mails for the sale of dangerous weapons.

Though half a dozen witnesses were escorted yesterday to Police Headquarters in Manhattan to examine photographs in the Rogues' Gallery, none was able to identify any of the three robbers who killed and robbed the messenger and assistant teller of the West End Bank, William S. Barlow, a retired Police Sergeant, and William H. McLaughlin, a World War veteran. Nor, so far as could be learned, had the police made any progress through the finger prints found on the windows and door handles of the stolen Cadillac aban-

Continued on Page Three.

22,165 Peace Plans Offered for Bok Prize; Lists Closed at Midnight in $100,000 Contest

Hundreds of applicants for the $100,000 prize offered by Edward W. Bok for "the best practicable plan by which the United States may co-operate with other nations to achieve and preserve the peace of the world" crowded the offices of the American Peace Award at 342 Madison Avenue last night to get in before the expiration of the time for submitting plans at midnight. The total number of plans received is 22,165. More than seven hundred of these came in yesterday, the greater number during the evening.

Miss Esther Everett Lape and Mrs. Franklin D. Roosevelt, members of the Policy Committee, were at the offices to receive the eleventh-hour applicants. When the elevator operators, who had been kept busy all night, refused at midnight to carry up any more passengers, a score or more persons were left outside the building. Presumably, some of them at least were prospective contestants who had intended to deliver their plans personally at the last minute.

Although American citizens only are eligible for the award, plans have been received from all over the world, from Brazil, Holland, Japan, China, Canada, Greece, England, India, Italy, Germany, Rumania, France, Esthonia, Bolivia, Austria, Uruguay, Mexico, Poland and Czechoslovakia. Abbreviated plans have been telegraphed and even cabled.

For more than a month, the jury of award, consisting of Elihu Root, Chairman, James Guthrie Harbord, Edward M. House, Ellen F. Pendleton, Roscoe Pound, William Allen White and Brand Whitlock, has been analyzing the plans, and it is hoped that it will be able to select the winning one by Jan. 1.

The plan provides that $50,000 shall be paid to the author of the winning plan as soon as it has been selected. Another $50,000 will be paid to the author if and when the plan, in substance and intent, is approved by the United States Senate; or if and when the jury of award decides that an adequate degree of popular support has been demonstrated for the winning plan.

In an effort to get informally a nation-wide expression of opinion on the subject of peace, the committee in charge of the award will conduct a "referendum" on the plan in January.

ROCKEFELLER URGES FAIRNESS TO LABOR

Long Hours Are Bad Business, Says John D. Jr. at Dinner of Employes.

'WORKER IS NOT A MACHINE'

Bitterness in Industrial Relations in Large Measure Fault of Capital, He Asserts.

Employes of the Standard Oil Company of New Jersey, organized as the "26 Broadway Club," held their annual dinner last night in the Hotel Astor. Speeches were made by John D. Rockefeller Jr., A. C. Bedford and W. C. Teagle.

Mr. Rockefeller declared in his address that "permanent success in any business depends on the rendering of useful service to a satisfied public," and then stated:

"I am proud to be here tonight because of the position this company has taken in regard to industrial relations. If I correctly interpret the public utterances of its officers and the published reports of what the company has done, I gather that the industrial platform of the company might be summarized somewhat as follows:

"1. That there are four parties to industry—the stockholders, who provide the capital; the management, which brings technical and managerial ability; the workers, who furnish manual skill, and the public, which supplies the market. All four parties are essential; their interests are common interests; the well-being of each is dependent upon just and proper consideration of the others.

"2. That labor and capital are partners, not enemies; that the bitterness, antagonism and warfare that too often exist between them is quite as much the fault of capital as of labor, and can be replaced by confidence, co-operation and friendliness only as misunderstanding gives way to a common appreciation of the other's problems and point of view; that this result is most readily brought about through frequent contact between the employes and the executives of the company, for the discussion of matters of common interest.

Worker Not a Machine.

"3. That the seven-day week and the twelve-hour day are uneconomic and anti-social, hence bad business; that the worker is a human being, not a machine; that he does his best work when he has adequate opportunity for home life, recreation, self-improvement and worship. One day's rest in seven and a working day of reasonable length is the standard which has been set up in the company and is being extended into the various branches of its business as rapidly as is practicable."

Mr. Rockefeller paid tribute to the character of the men in the company and was succeeded by Mr. Bedford, who said that in his many years of service with the company he had seen the company "subjected many times to unjust attack and misrepresentation from outside," but never had failed to find loyal and devoted support among the company's employes and stockholders.

Speaking of the company's policy of promoting men from within the ranks, Mr. Bedford pointed to the present Board of Directors, the average length of whose service is more than thirty-three years.

"Leadership in business and industry today," Mr. Bedford continued, "requires not only a clear understanding of the technical fundamentals, but an understanding of the principles of co-operation between different business groups, an active participation in the community life of the nation, a knowledge of the fundamental laws of economics, a deeper sympathy with mankind, a keener judgment in selecting and training men, and a breadth of view embracing the highest ideals of service."

Defends Gasoline Prices.

Mr. Teagle, in his talk to the employes, took up the criticism that gasoline is high in price, analyzed the elements entering into its manufacture and distribution, and declared that, far from being high, it was remarkably cheap.

"People have acquired the habit of talking about 'high prices of gasoline,'" said Mr. Teagle, "without stopping to think whether it is high priced or not. It is a bad habit, because it makes them dissatisfied with service which the people of no other country enjoy. Gasoline is an almost negligible part of the cost of motoring in the United States—between 10 and 15 per cent. of the per mile costs."

TAMPA AND BOBBENTOWN THRU SLEEPER via Penn.-Atlantic Coast Line. 8:55 P. M., 1345 B'way, N. Y. Tel. Longacre 8300.—Advt.

GAMBLE'S EX-WIFE SUES HIM FOR LOANS

Seeks to Recover Sums Used to Buy Brokerage Business and to Pay Bills.

PUTS TOTAL AT $232,675

Cites $4,000 Clothing Account —Couple Recently Were Divorced in Paris.

Mrs. Virginia Loney Gamble of Huntington, L. I., who inherited $1,500,000 when her parents, Mrs. Catherine Wolfe Loney and Dr. Allen D. Loney, perished on the Lusitania, filed suit yesterday in the Supreme Court against her former husband, Robert Howard Gamble. She seeks to recover $150,000 for money advanced, $77,793.43 expended by her in support of her children and in payment of her former husband's personal bills, and $4,882.50, proceeds of stocks owned by her and sold by her husband without permission.

Mrs. Gamble declared that Mr. Gamble bought an interest in the stock brokerage firm of Prince & Whitely, 52 Broadway, with the $150,000 he obtained from her and with another $50,000 which she lent him. Mr. Gamble's interest in the brokerage firm was yesterday attached by the Sheriff on the ground that he was a non-resident and therefore outside the jurisdiction of the Court. Supreme Court Justice Millan signed the writ of attachment.

In an affidavit filed with the papers Mrs. Gamble further swore that her former husband on Sept. 22 of this year surreptitiously took her children, Catherine Bruce, aged 3½, and Robert Howard Jr., aged 2½, from her home at Huntington, L. I., and removed them to Jacksonville, Fla., where they now are.

Mrs. Gamble's marriage was the result of a war romance. She met her husband in 1918 when he was a naval airman and she a Red Cross nurse. They were married in New York in April, 1918. Mrs. Gamble was then 17 and her husband 22.

Tells of Her Marriage.

In her affidavit in support of the writ of attachment, Mrs. Gamble says of her marriage:

"That a ceremony of marriage was performed between the plaintiff and defendant on April 27, 1918, by the Rev. Hamilton Schuyler, Rector of Trinity Church, Trenton, N. J., at 840 Park Avenue, New York. Thereafter, until Oct. 20, 1922, the plaintiff lived with the defendant in Suffolk County and in New York.

"That subsequently in Paris, France, the plaintiff brought suit against the defendant and was granted a decree of absolute divorce on the 24th of July, 1923, the defendant being personally within that jurisdiction and being represented by counsel."

Mrs. Gamble points out that the partnership which Mr. Gamble bought in the firm of Prince & Whitely expires on Dec. 31 of this year, at which date he will be free to remove his interest therein. In regard to the item of $4,882.50, she charges that he converted to his own use ten and a half shares of the Bank of New York and Trust Company stock and the proceeds of the sale of the same.

Many Bills for Clothing.

Mr. Gamble, it appears, from the bills which are in the hands of Mrs. Gamble's attorneys, had a passion for buying clothing, particularly shirts. In nine months in 1920, Mrs. Gamble charges, she paid out more than $4,000 on this account alone. Other bills which Mrs. Gamble alleges she paid for her husband are from druggists, cigar stores, tailors, barbers, clubs and from physicians.

Referring to an account published yesterday morning of an attempt to kidnap the children, Mrs. Gamble says in part:

"I will pay no ransom to any person for the return of my children. I have offered no reward for their return nor have I directly or indirectly engaged any person to retake my children from Florida. I am not at all impressed with the reports I have read in the newspapers of an attempt to kidnap my children. The papers say that two men arrested on this charge admit having discussed such a plan with one of the guards hired to keep these children from their mother.

"This hired guard has not been arrested. This fact seems significant to me. I shall ask the Florida authorities to investigate searchingly this affair and to ascertain if any parties interested in creating public sentiment in their favor and against me connived with the hired guard to stage a pretended and sham kidnapping."

O'Gorman, Battle & Vandeven, 37 Wall Street, represent Mrs. Gamble in her action.

"Artists and Models"—Greatest Revue fit in history | Shubert Thea. Bld. Tom'w.—Advt.

JOHNSON ENTERS PRESIDENTIAL RACE AS FOE OF REACTION

California Senator Stands on Progressivism and Hostility to League.

FOR EXTENSION OF PRIMARY

He Challenges Coolidge to a Test of His Foreign Policy.

WASHINGTON EXPECTED IT

Tax and Bonus Issues Believed to Have Hastened Action—Movement for Him Starts Here.

Special to The New York Times.

CHICAGO, Nov. 15.—Senator Hiram W. Johnson formally announced himself tonight as a candidate for the Presidency. To newspaper men who had been invited to be at his hotel apartment at 5 o'clock he handed copies of a mimeographed statement containing the fundamentals of his platform.

In phraseology reminiscent of Bull Moose defiance, he challenged President Coolidge and any other entries there may be in the Republican battle to go before the voters, particularly in the primary States, on the issue of America's foreign policy.

Asserting that there is a struggle for dominance within the Republican Party between the forces of reactionary, materialistic ultra-conservatism and those of idealistic, forward-looking progressivism, the Senator appealed for a "revitalized Republican Party, the instrument neither of static reaction nor destructive radicalism."

The Senator declared himself opposed to participation in the League of Nations "and all its subsidiaries," but advocated "rational aid" for Europe, the prevention of war and the promotion of peace. As a domestic issue, he declared for direct Presidential preference primaries in all the States, urged other candidates to face the test in them and pledged himself to abide by the result.

Text of the Announcement.

Senator Johnson's announcement reads:

"Theoretically, under our system, the people themselves select their President. Those States with Presidential preference primaries not only recognize this theory, but put it in practice. They preserve the spirit as well as the letter of American institutions. It is an American's birthright to submit himself and his political tenets to the decision of his fellow-citizens. He is entitled to their decision and they are entitled to make it.

"I recognize no prescriptive right to office; and I deny that any one or any number of men may disregard the popular will and in defiance of it dictate our candidates. Peculiarly should this be so at the present time.

"There is discontent abroad in the land; there is threatened disintegration of the Republican Party. The discontent and party difficulties arise not because of popular government, but from the lack of it. Two warring philosophies of government in the nation, just as in the State from which I come, struggle for mastery. Designate them as you will, the contest between them is age-old.

"The one, ultra-conservative, materialistic, stolidly and stubbornly resisting any claims and vigorously contesting every human advance, invites an ultra-radicalism. The other, mindful of existing rights, but recognizing conditions and mankind's gradual progress, is idealistic and forward-looking. It avoids alike ultra-conservatism and ultra-radicalism. It's the old, old struggle beginning in the early days of man's first achievements and never ending since.

Opposes League and Its Subsidiaries.

"Reaction and progress must fight it out again in the Republican Party in the coming Presidential primaries. I question not men now, but their philosophy of government. That which obtains at Washington does not fit present-day needs. Ultra-conservatism there rules; progressivism challenges it. And the ensuing contest will determine whether the Republican Party shall be the permanent instrument of reaction or whether it shall respond to present day conditions and aspirations.

"We would have a revitalized Republican Party, a party representing alone its rank and file, the instrument neither of static reaction nor destructive radicalism. Only such a party with the broad understanding vision and human sympa-

Continued on Page Three.

Blonds Have 90 Miles of Hair, Brunettes 46, Germans Report

BERLIN, Nov. 15.—Blonds generally have more hair than brunettes, but that of the dark-haired beauties is stronger and more enduring, according to beauty scientists who have been studying the subject.

The average brunette in Germany has 70 kilometers, or about 46 miles of hair on the average, while the average light-complexioned woman has 135 kilometers, or about 90 miles.

But the threads of gold are much frailer than the black. A blond hair will support a weight of only 68 grams, while one from the head of a brunette will carry a weight of 113 grams.

M'ADOO WILL RUN FOR THE NOMINATION

Endorses at Omaha Statement Made by Chicago Manager That He Is Ready.

CLAIM 40 STATES' SUPPORT

Former Secretary, on Way West, Stops to Talk With Friends—Has Bonus Plan.

Special to The New York Times.

OMAHA, Neb., Nov. 15.—William G. McAdoo is to be a candidate for the Presidency. He virtually said so in Omaha today after reading the statement of David L. Rockwell at Chicago concerning his candidacy for the Democratic nomination.

"Mr. McAdoo will determine for himself if his services are desired by his party and the country," said Mr. Rockwell. "Mr. McAdoo can and will speak for himself when the time to speak arises.

"The supporters of Mr. McAdoo intend to nominate him and to elect him to the Presidency."

After reading Mr. Rockwell's statement, Mr. McAdoo said:

"Mr. Rockwell has stated the situation accurately. If I have any further comment to make, it will come later."

Following this statement Mr. McAdoo went into secret conference with some of his admirers, headed by James C. Dahlman of Omaha, who met him at the station and remained with him until his train left.

Mr. McAdoo, his wife and two daughters occupied a private car on the Los Angeles Limited and are on their way to California. He is holding conferences with Democratic leaders at different points on the way.

"Prospects are elegant for Democratic success all over the country," Mr. McAdoo said. "I congratulate Nebraska on having a Democratic Governor."

"Would you support Governor Bryan for the Presidency?" Mr. McAdoo was asked.

"I will support any man the Democrats nominate," he answered.

"What about Henry Ford?"

"Mr. Ford is a perfectly good citizen," was all the comment he would make.

As to the issues in the next campaign, Mr. McAdoo said they will be both domestic and foreign. He added: "I will be making speeches out West pretty soon and then I will discuss some of the things I think will come up."

Mr. McAdoo said he had made no plans about returning East, but would remain in California several months.

Says Forty States Call for McAdoo.

Special to The New York Times.

CHICAGO, Nov. 15.—E. C. Rockwell of Ravenna, Ohio, representing William G. McAdoo, issued a statement today declaring that the supporters of the former Secretary of the Treasury would put him into the race.

"Mr. McAdoo has been in Chicago for several days on his way to his home in Los Angeles from New York and Washington. While here he was visited by citizens from many States, men and women, who assured him of the strength of the McAdoo movement for President, and urged him to promptly announce his candidacy for the Democratic nomination.

"To all of these callers Mr. McAdoo gave a careful hearing, stating that he would consider every phase of the situation and determine for himself if, in his opinion, his services really are desired by his party and the country.

"Mr. McAdoo can and will speak for himself when the time to speak arises.

"We have heard in the last three days from more than forty States. That the whole country is calling loud for leadership is manifest. We affirm that Mr. McAdoo is the one great figure now available in our party. William G. Mc-

Continued on Page Three.

ALLIES NEAR BREAK, BALDWIN ADMITS; FRANCE READY FOR IT

Premier Tells Commons Action of Two Powers Prevents Co-operation of America.

END MAY COME TOMORROW

Poincare Gives Britain 24 Hours to Join in Pressure Against Germany.

ENVOYS IN HOT ARGUMENT

Paris for Threat of Invasion Over Crown Prince and Armament Control Issues.

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 15.—Premier Baldwin warned France this afternoon that Great Britain under present circumstances could not maintain the Entente indefinitely.

He was replying in the House of Commons to a speech by Ramsay Macdonald moving a vote of censure. The leader of the Labor Party had attacked the Government's foreign policy as nerveless and blundering. The Government had allowed the British markets in Central Europe to be destroyed, he said, and had shown its incapacity to turn to advantage America's offer to come in and help straighten out the problems of reparations. Yet, on the Continent there was still a feeling that England should do something to charm the nightmare of militarism away. In reality she was weaker in Europe than she had ever been, yet there was greater expectation than there had ever been in the hearts of the very best sections of the European peoples that she might take some vigorous action.

"He knew perfectly well," continued Macdonald, "that whoever introduced a new policy in foreign affairs must be a man of infinite patience, but a beginning must be made."

Mr. Baldwin agreed with Mr. Macdonald as to the necessity of patience in handling foreign affairs and confessed that so far he could not pretend that his efforts to reach a settlement had met with success. Then he lashed across at Mr. Lloyd George and said that when he thought how long a time the ex-Premier had striven for a settlement, and with what resource and fertile imagination, he could not be surprised at his own failure. He continued:

"I had high hopes that when communications with America began they might really be productive of solid progress, but there again, as so often before during this year, we have found all our efforts brought to naught, not by our own action nor by the action of America, but by the action of two of our own allies."

Hearty cheers greeted the Premier's statement and he continued, speaking slowly:

"It may indeed be difficult to maintain indefinitely attempts to work together with allies who make it so difficult. I want to say very little at the moment, but I should like to say just this. That I have spared no pains to let it be known to our allies that the people of this country cannot continue indefinitely to maintain the spirit that is necessary for co-operation and pretense if the present situation is allowed to continue very much longer."

A low roll of "hear, hears" approved Mr. Baldwin's words and he passed on to other subjects.

FRANCE FOR DRASTIC ACTION.

Foch and Herrick at Heated Session of Ambassadors' Council.

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Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 15.—After nearly three hours' discussion the Conference of Ambassadors this evening adjourned to Saturday final decision on the measures to be taken for enforcement of the resumption of disarmament control in Germany. The delay was granted by M. Poincaré, as official President of the conference, "till Saturday, but not longer," so as to enable the British Ambassador, Lord Crewe, fully to acquaint his Government with the French attitude and to give London twenty-four hours for reflection.

Here it is considered that the situation is so grave that it is spoken of in the newspapers as likely to cause a definite end of the Entente and all joint allied policy. If the English refuse in face of German defiance to adopt the measures advocated by the French Government then it is considered that the last shred of the alliance will have disappeared.

Foch and Herrick Present.

Today's meeting was far from being the usual quiet discussion among the Ambassadors on the technical application of the treaty. Marshal Foch was present with his secretary and took a prominent part in the proceedings. Ambassador Herrick also attended in his capacity of unofficial observer. Former Ambassador Jules Cambon presided.

At the outset M. Cambon made it clear that in French opinion the two questions, resumption of disarmament control and the return of the Crown Prince to Germany, were so closely allied that they should be treated as part of the same movement of defiance on the part of Germany and be met by joint allied action.

It was not, he said, in the opinion of his Government either profitable or wise to differentiate between the two actions of the Stresemann Government. The return of the Crown Prince was not to be taken as a grave enough event to call for drastic allied action, but to consider it did simultaneously with the refusal of the German Government to allow the Disarmament Control Commission to resume its work called for severe measures. He proposed that an ultimatum be sent to the German Government requesting it that if full liberty to continue to resume its work was not given

Jesse Pomeroy, 'Lifer,' Plays Stock Market, Prison Officials Consenting, and Is Ahead

Special to The New York Times.

BOSTON, Nov. 15.—Jesse Pomeroy, who was condemned to life imprisonment in 1876 as the murderer, when a boy of 15, of a young boy and a young girl, is playing the stock market. He has been operating from his cell in Charlestown State Prison and to date he is ahead of the game. A State Street brokerage house is handling his account.

The transactions are all legal and above-board. Pomeroy operates with his personal funds, with the permission of prison authorities, and all winnings go to his credit. He has taken flyers in Ventura and Moon Motors.

Warden William Hendry today confirmed the report of Pomeroy's market operations. He expressed surprise that they had become public and said that he could see nothing unusual in the situation.

"Why, he said, "Jesse is investing in securities. We encourage that sort of thing. We sold many thousands of dollars' worth of Liberty bonds here—in fact, Jesse bought a couple. Now he chooses to invest. That is his right.

"Naturally, he has no stock ticker in his cell; neither does he telephone his orders. It is all done by mail between Jesse and the brokerage house. I can't see anything unusual in that, can you? We allow the prisoners to invest their savings, and when a man has been in prison for fifty years we should make some allowances, shouldn't we? We should stretch things a bit."

In his letters to his brokers Pomeroy displays a real sense of humor.

"Of course you will realize," he writes, "that I am not in a position to keep in close touch with the market."

Pomeroy is somewhat a business man de well as a financier. He acts as commission merchant for some well-known prisoners. The goods are displayed in an otherwise vacant cell. Visitors are allowed to make purchases. They do not see or talk with Pomeroy. The purchase price is left with the official conducting the tour.

Brooklyn's Largest Hotel—The St. George. Moderate rates. Unexcelled food. Interboro Th. Ave. Subway (Clark St.) Station in building.—Advt.

Ivers & Pond Pianos. Excel in Tone, Quality, Style and finish of Case. at Chas. H. Ditson & Co., 8-10-12 East 34th Street. —Advt.

Klan Threat to Parade Even if Blood Is Shed Brings Ban on Hooded Order in Atlantic City

Special to The New York Times.

ATLANTIC CITY, N. J., Nov. 15.—The Ku Klux Klan cannot parade or assemble in Atlantic City.

Mayor Edward L. Bader, in a statement issued in behalf of himself and the four other City Commissioners, today declared that next Thursday an ordinance would be introduced prohibiting any demonstrations by Klansmen. So far as is known, this is the first action taken by any city Government against the hooded order.

The Mayor had previously said that he would not issue a permit for any Klan parade here, and it was in answer to an attack upon him on this account by a Klan publication that the city Administration decided upon this action.

After announcing their determination to "test the legality of the Executive's power in the matter of constitutional rights," the Klan organ asserted that "Atlantic City Klansmen declare that within six months Klansmen will be parading the streets of Atlantic City, and they propose to make use of and maintain their constitutional right at the price of bloodshed, if need be."

According to report, there are 4,000 Klansmen in this city and vicinity, the meetings being held weekly in Pleasantville. They figured prominently in the recent election and are generally thought to have thrown their voting strength in support of the two reform candidates for the Assembly, both of whom were defeated. The Klan organ is known as the New Jersey Fiery Cross and is published in Columbus, Ohio.

In the issue in question the Mayor is not only scored for his refusal to allow a Klan parade, but is attacked because of his "evident tacit consent to law violation and vice." The Mayor characterized the latter charge as ridiculous, and pointed out that he stood ready to act upon the submission of any evidence showing that the law was being violated.

The Klan boasts a powerful following in this county. Six fiery crosses have been burned in this vicinity in the last few weeks. A seventh, thirty-two feet high, burst into flame on the beach at Connecticut Avenue just before midnight tonight. A negro policeman extinguished it. Many thought it a symbol of the Klan's defiance.

Makes the Dandruff, Satisfaction or money back. All Terminal Barber Shops.—Advt.

TO LOOK AND FEEL BETTER TAKE Bell-Ans after meals.—Advt.

to the Disarmament Commission certain penalties, of which a list had been prepared, would be put in operation.

Turning to Lord Crewe, M. Cambon said the French Government was convinced that if the Allies acted concertedly in the matter there probably would be no need to apply any penalties as the German Government would yield. On the other hand, should the British Government not bear its share in full accord with France, the French Government would be compelled to act alone.

The penalties which he proposed, he stated, it is understood, occupation of Hamburg by the British and occupation of the railroad centre of Frankfort and the railways in the upper valley, including the towns of Barmen and Elberfeld, by the French, who would by these movements obtain entire control of the whole Rhineland system.

Crewe Opposed to Ultimatum.

Lord Crewe had come to the meeting with instructions from his Government not to commit England to any policy of penalties, but to try to convince the French Government that a strongly worded summons from the Allies would be sufficient to compel Herr Stresemann to change his attitude.

M. Cambon, however, stood firm that a minatory clause was essential to the note if it was to have any effect and tried hard to convince the British Ambassador that this would be a matter of pure form which would never need to be applied if the Allies showed united determination.

Between the two diplomats there was a somewhat warm argument both on that subject and on the question of the attitude to be taken about the Crown Prince. When the French Ambassador was reminded that he was President of the commission which drew up the list of war guilty he retorted that it was Mr. Lloyd George and Lord Birkenhead who at the time were most insistent that the Kaiser and his offspring should be brought to justice.

Lord Crewe finally took shelter in his lack of instructions and asked delay. His Government, he said, was unwilling to attach any threat of penalties to the summons to Germany, but he felt it would be right, in the face of the grave consequences which would result from separate action by France, that further delay should be given before a final decision was made.

A note was passed through to Premier Poincaré at work in the next room asking if he would consent to this procedure, and his reply, written on the back of the note M. Cambon had sent, was the words quoted above.

Tomorrow the Premier has promised to explain his foreign policy and actual position to the Chamber of Deputies and when on Tuesday he made that promise he expected the questions at issue of the Crown Prince and disarmament would be settled. It is expected tonight that he will confine his statement, if he makes one, to the present situation in the Ruhr and let his interpellators speak instead of himself.

OLD FLAG OF GERMANY RAISED BY VON KAHR

Munich Speculates as Emblem Is Raised Over Dictator's New Headquarters.

MUNICH, Nov. 15 (Associated Press).—The Bavarian dictator, von Kahr, who with General von Lossow and Colonel Seisser has been lodging in one of the infantry barracks since the Ludendorff-Hitler putsch, today transferred his offices to the Government Building. The approaches to the building are blocked with barbed wire entanglements and patrolled by sentinels, and troops are bivouacked in the court basement.

Von Kahr ordered displayed the old German Imperial flag of black, white and red instead of the official flag of the German Republic, which is black, red and gold. The significance of this order is the subject of conjecture and it is interpreted by some as indicating that the dictator has small confidence in the Berlin Government.

Thirteen of those killed on Friday last in the fighting which marked the suppression of the Nationalist putsch were buried today. Their names and occupations, advertised in large letters, indicate that they were from the middle class and included several former officers.

The German Fighting Union (Kampfbund), one of the Hitler organizations, posted notices inscribed to the citizens, reading: "They died to free the Fatherland. They died for the coming Greater Germany. They fell upon the field of honor." Hundreds of members of the Kampfbund were present at the burial.

General Ludendorff in full uniform attended cremation of the body of von Scheubner-Richter, another victim, at the cemetery of Ostfriedhof today. Speaking with feeling, Ludendorff said in part: "Those that have fallen are not the last who will die for the German people's movement."

Captain Ehrhardt of Kapp putsch fame, who has taken Hitler's place as commander of the Kampfbund, and his principal lieutenants placed their right hands on the coffin before it was moved into the furnace and swore that they would devote their lives to the German people's movement, repeating their oath in unison and in solemn tones.

Ludendorff was wildly acclaimed by the crowds, which were held back by police lines, and gravely saluted in response. He looked rather old and tired and sad.

RUPPRECHT TURNED DOWN.

Prince Said to Have Proposed Conference to Ludendorff.

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By Wireless to THE NEW YORK TIMES.

MUNICH, Nov. 15.—Prince Rupprecht is said to have attempted to open negotiations between the extreme Nationalists and Dictator von Kahr. Tentative proposals were made to General Ludendorff that a conference should be held in the hope of arriving at an amicable agreement, but Ludendorff definitely refused to entertain this suggestion.

The Cabinet had been sitting the greater part of the day discussing the position in the Palatinate. This afternoon an appeal signed by Dr. von Kahr has been issued to "our countrymen in the Pals."

The appeal declares that although Bavaria is passing through a crisis, the plight of the population in Pals is not being forgotten. Urgent representations have been made to the Berlin Government demanding that funds shall be supplied to compensate officials and others who have been deprived of their livelihood by the Separatists inspired by French occupation authorities, and steps are being taken to prevent imports of foodstuffs from Bavaria to the Palatinate falling into the hands of the Separatists or of the French.

The public here has been warned that as the administration buildings in Speyer are in the hands of the Separatists, the Government has moved to another town and no letters must be addressed to Speyer or they will fall into the hands of the enemy. Six of the principal newspapers in the Palatinate have been suppressed by order of the French authorities.

NEW ART WAR STIRS PARIS.

Artists Protest Hanging of Supposed David Portrait in Louvre.

PARIS, Nov. 15.—Another storm is brewing in the art world of Paris. This one is over the portrait of Marquise d'Orvilliers by David which has been bequeathed to the Louvre by Countess Pits-James and accepted by the Council of the Museum.

Connoisseurs strongly protest against hanging the picture in the Louvre, asserting that it is not an original. Those taking this view include the eminent painters Gabriel Ferrier, Henri Gervex and Louis Carrier Belleuse.

The Countess bought the portrait from the Marquis Turenne d'Aynac, a descendant of the Marquise, for 100,000 francs, although it had been the subject of a lawsuit in 1906.

Another descendant of the Marquise d'Orvilliers, Count Andieu, sent in that year an unsigned portrait of his ancestress to an exhibition of David's works. The Marquis endeavored to obtain an injunction restraining Count Andieu from exhibiting the picture as a David, alleging that his own, which was signed, was the authentic one of the two.

The art experts declared in favor of the unsigned portrait, saying that the one bearing David's name was obviously a poor copy, made by a pupil. The court, however, decided otherwise and found that the picture, since given to the Louvre, was an original.

CROWN PRINCE GETS ROYALIST GREETING

Former Officers Present an Address to "His Imperial and Royal Highness."

OELS POST OFFICE SWAMPED

Messages and Gifts Pouring In—Press Refuses to Regard His Return as a Menace.

OELS, Upper Silesia, Nov. 15 (Associated Press).—Among the messages of welcome awaiting former Crown Prince Frederick William on his return to his castle here from exile in Holland was an effusive greeting from the League of Former Army and Naval Officers. The communication was addressed to "His Imperial and Royal Highness, General of Infantry, Crown Prince Wilhelm."

In the message the former Crown Prince was welcomed as "our former army leader and illustrious comrade," and the hope was expressed that his activities and behavior would prove themselves a blessing to the house of Hohenzollern and the German people. Among the signatories were numerous officers who served under the Crown Prince on the western battle front during the World War.

Unless the incoming tide of telegrams of welcome, beribboned scrolls, souvenir post cards, farm implements, live stock, poultry and catalogues come to an early halt, the nominally sleepy post and telegraph station at Oels automatically will advance into second-class rank. With the addition of Frederick William to its list of patrons, the volume of its new business has lifted it out of its rural environment, much to the chagrin of the ancient Postmaster and his restricted staff, and it is even confronted with a curtailment in force in consequence of the drastic decree of retrenchment issued in Berlin.

BRESLAU, Nov. 15 (Associated Press).—Neighborhood sentiment in Breslau refuses to wax warm over the advent of former Crown Prince Frederick William in Oels. It is taken for granted that it will be no Hitler and will promptly refuse to make his castle the headquarters for monarchical plotting.

"The Crown Prince has had ample time at Wieringen to reflect on the past, present and future and has come to the conclusion that this is no time to project a Crown Prince issue into Germany's numerous difficulties," says the conservative Silesian Gazette.

COLOGNE, Nov. 15 (Associated Press).—The former Crown Prince, says the Volkszeitung, the leading Catholic journal in the Rhineland, is no menace to the present republican form of government. The newspaper adds that it believes Frederick William never will become a candidate or a rallying point for the monarchists. It is inclined, on the other hand, to view him as an element which in all probability will constitute a disturbing factor in the monarchist ranks, in that it will keep them divided.

EX-KAISER WILL WAIT.

Dutch Government Now Being Criticized on Crown Prince Flight.

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Special Cable to THE NEW YORK TIMES.

THE HAGUE, Nov. 15.—I am informed on absolutely reliable authority that, although the ex-Kaiser still entertains the plan and desire to return to the Fatherland, the German Government has not yet given the ex-Kaiser a passport. It is stated moreover that the ex-Kaiser considered this a dangerous time for the Crown Prince to return to Germany and strongly advised him to wait, but Frederick William, knowing the allied note would arrive at The Hague, referred to be on the safe side.

At Doorn all goes on as usual, although the ex-Kaiser has been impatiently awaiting news of the arrival of the ex-Crown Prince at Oels, fearing for his personal safety.

The recent departure of the ex-Crown Prince and also the position of the ex-Kaiser in Holland were subjects of discussion at a meeting of the Social Democratic parliamentary faction today. The Social Democratic leader Troelstra has now requested the President of the second chamber to call a special meeting of the Committee for Foreign Affairs, which was not consulted on the matter of the Crown Prince's departure, to discuss these affairs.

Although the majority of the Dutch press continue to uphold the Government's attitude in the matter of the Crown Prince's juridic position, the mystery made of the departure and the informing of the allied representatives that their note was too late are beginning to awaken severe criticism in some papers.

ITALY IS CONCERNED OVER CROWN PRINCE

But Expects No Move to Reinstate the Ex-Kaiser—Working for Allied Unity.

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By Wireless to THE NEW YORK TIMES.

ROME, Nov. 15.—The Italian Ministry of Foreign Affairs, from all the information it has received, believes that there is no foundation for the rumors of a possible move for re-establishing ex-Kaiser Wilhelm on the German throne. It is, however, closely watching the situation which has been brought about by the former Crown Prince's return, as it believes that there is a possibility of a monarchist coup being attempted soon.

In its attitude toward the eventuality of a restoration of the Hohenzollerns, the Italian Government stands firm for upholding the stipulations of the Versailles Treaty. It stands against any attempt at restoration, but holds that any action in the matter should be taken by all the Allies in agreement. Italy is opposed to any nation taking advantage of monarchist activities in Germany to carry out reprisals without the full consent of all the Allies which signed the treaty.

It is pointed out here that not only did all the signatories of the Versailles Treaty bind themselves never to allow the return of the Hohenzollerns to power in Germany, but also that both the former Kaiser and the former Crown Prince were included in the list of those held chiefly responsible for the war and that they are, therefore, still liable to being extradited and tried by an interallied court. There is no suggestion for the present of trying the former Kaiser and his son, but it is recalled that the threat still hangs over their heads if they should cause embarrassment for the Allies in Germany.

The efforts of the Italian Foreign Office are at present directed to establishing a common policy among the Allies and to healing the break which again seems to be threatening Franco-British relations. With this object in view, instructions have been sent to Italy's diplomatic representatives abroad to use their influence, on the one hand, to dissuade France from doing anything rash, and, on the other hand, to induce Great Britain to modify her present attitude as to the course which should be followed. Italy is also attempting to enlist Belgium's support for her policy of moderation.

Morgenthau Arrives in Athens.

Special Cable to THE NEW YORK TIMES.

ATHENS, Nov. 15.—Henry Morgenthau, formerly American Ambassador to Constantinople, and Colonel Campbell, British representative, arrived in Athens last night to supervise the application of the Refugee loan.

STRESEMANN FACES A CRISIS TOMORROW

Chancellor to Explain His Ruhr and Rhineland Policy to Reichstag Committee.

NO TREATY REPUDIATION

But Merely Refusal to Pay Reparations in Present Situation, It Is Explained.

BERLIN, Nov. 15 (Associated Press).—Chancellor Stresemann will go before the Reichstag's Committee on Foreign Relations Saturday for the purpose of discussing the negotiations now going on with the Ruhr and Rhineland leaders. He will inform the Parliamentarians that the Government no longer is capable of "mothering" the occupied areas and that a resumption of reparations by Germany is out of the question as long as the Ruhr and the Rhineland are removed from German jurisdiction or France declines to arrive at an amicable working agreement with the industrialists and Germany's local administrative organism.

Chancellor Stresemann will also resume on Saturday his discussions with the Committee of Fifteen and confer with the commission of industrialists, who again are deadlocked with the French on the question of securing credits on the German reparations account for deliveries of coal.

Stresemann's new Minister of the Interior, Herr Jarres, the former military Lord Mayor of Duisburg, is viewed as the promoter of the Chancellor's new policy, which by the withdrawal of money subsidies and unemployment doles would permit the situation in the occupied zones to lapse into an informal "industrial and economic autonomy." He considers this to be inevitable under indefinite Franco-Belgian occupation and believes its adoption would constitute a foil to France's Rhineland policies.

Official quarters dismiss as wholly unfounded the reports circulated abroad that the German Government has decided to repudiate the Treaty of Versailles in its entirety. Repudiation of the reparation obligations in the present situation does not signify official disavowal of the treaty, it is declared, but is the result of France's violation of the treaty.

The Rhineland and the Ruhr and the numerous internal and foreign issues interlocked with them, together with the immediate economic and political future of Germany, now constitute the outstanding problems confronting the Government of Chancellor Stresemann, and, although the Reichstag at present is not in session and Berlin still is without its regular complement of newspapers, political circles confidently predict that the Stresemann "rump" Cabinet will not be able to survive the Parliamentary attacks awaiting it from the German nationalists and the powerful Socialist parties.

A casual survey of the party line-up suggests that if Chancellor Stresemann attempts to force a vote of confidence when the Reichstag convenes, he will meet with withering defeat, as the only tangible support vouchsafed him in the present situation accrues from the Clericals and Democrats and the wholly disunited People's Party.

Under these conditions there seems to be a strong probability that the Chancellor will refuse to go before the Reichstag with his present government and will anticipate defeat, either by resigning or forcing a dissolution of the Reichstag and continuing in office at the head of a non-parliamentary Government with a semi-dictatorial directorate.

The Government's threatened program already has had a solidifying effect on the Socialist opposition, prompted partially by patriotic motives but chiefly by partisan concern, in that the jettisoning of the industrial sections would mean the inevitable decline of party prestige, as the radicals command a strong following in those districts.

Popular sentiment in unoccupied Germany with regard to the proposed abandonment of two integral parts of the nation is not yet asserting itself, and local feeling in the districts immediately concerned also has not yet received representative expression here. The political critics in Berlin doubt the wisdom of relinquishing a political asset for a doubtful passing financial consideration.

TO STOP FEDERAL TAXES.

Rhineland Meeting Sends Demand for Explanation to Berlin.

DUESSELDORF, Nov. 15 (Associated Press).—A decision has been reached at a meeting at Cologne of the financial representatives in all the municipal centres in the occupied territory that, since Berlin announces it will give no further help, no further taxes or other revenues will be paid to the Reich Treasury from the Rhineland.

The decision was taken because in the general view at Cologne the Rhineland has definitely parted from the rest of Germany—this aside from any consideration of the fate of the Matthes Republican movement.

The meeting decided in principle, pending clarification of the present relations with the Reich, that the various communities of the Rhineland shall issue what is termed stabilized emergency money, but no date has been fixed for its issue.

Herr Adenauer, Burgomaster of Cologne, was commissioned by the meeting to request the Berlin Government to send a responsible delegate to Cologne to explain why the Reich abandoned the Rhineland to its fate.

Meanwhile, the adherents of Matthes are believed to be preparing for a revival of their movement in North Rhineland, and it is regarded as possible that business and political leaders in view of Berlin's abandonment will offer to cooperate in the self-government of the State.

CROWN PRINCE RETURN DEFENDED BY ENVOY

Statement Is Made to French Foreign Office While Allies Are in Conference.

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Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 15.—At the same hour that the conference of Ambassadors was discussing the form of action to take toward Berlin because of the return of the Crown Prince and the refusal of the German Government to comply with the ultimatum regarding arms control, the German Chargé d'Affaires, Dr. von Hoesch, called at the Quai d'Orsay, where he made to M. Peretti della Rocca a démarche regarding the Crown Prince's return. Dr. von Hoesch declared to the Director of Political Affairs that the principle of according a passport to the former heir to the imperial throne had been accepted during October, even by the Socialist members of the Stresemann Cabinet, and affirmed that the Crown Prince renounced all his hereditary rights and promised anew to devote himself exclusively to agriculture.

Moreover, when he was authorized to return Berlin had not foreseen the Nationalist movements in Bavaria, the Chargé said. The return of the Crown Prince and the agitation directed by Ludendorff were only an unfortunate coincidence.

The Matin, remarking editorially on this démarche, charges it was made with the object to diminish the chances of the Allies agreeing unanimously, and adds that if England is satisfied by such explanations it is because she is easily satisfied.

UNION ORGANIZER GUILTY.

Ernest Schleifer Is Convicted in New Haven of Inciting to Violence.

NEW HAVEN, Conn., Nov. 15.—Ernest Schleifer, a labor union organizer who during the strike of shopmen on the New York, New Haven & Hartford Railroad a year ago was arrested charged with making a speech inciting the strikers to commit acts of violence, was found guilty by a jury in Superior Court today. A motion that the verdict be set aside will be argued next Tuesday and an appeal entered for the January Court.

The charge against Schleifer, that of inciting to violence, was based on an address he made in Trades' Council Hall here Nov. 22, 1922, when it is alleged he told his hearers to "bump off a few," to "take scabs up a dark alley on pay day and use soft lead pipe," to "picket more," and warned them not to talk to strikebreakers nor to "use soft methods."

DRAMATIC SCENE ENDED RUHR PARLEY

Interview With Industrialists Was Cut Short Abruptly by the French Delegates.

DEAL PREVENTED BY BERLIN

Subsequent Visit to Belgian Mission Chief Thought to Hurt Resumption of Negotiations.

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Special Cable to THE NEW YORK TIMES.

DUESSELDORF, Nov. 15.—The strictest secrecy is maintained by the French Technical Mission regarding the negotiations with the Stinnes group which ended in a deadlock late last evening when Colonel Georges, on behalf of General De Goutte, firmly, if courteously, showed the German industrial barons the door. Nevertheless, a full account of the proceedings which reached such a dramatic climax has been obtained by THE NEW YORK TIMES correspondent.

When on Monday evening Paul Frantzen, the chief French negotiator, issued a highly optimistic communiqué because of the accord then reached on eighteen technical points which had been under discussion for more than four weeks, his optimism appeared perfectly justified. Hugo Stinnes, himself, was then convinced that a satisfactory conclusion would be reached.

"We shall sign the agreement Wednesday," were the words Stinnes actually used in conversation with an important English business man visiting the Ruhr. Stinnes and the other magnates were perfectly aware of the French attitude regarding the three remaining points. Only pressure from without can explain the change which occurred between Monday and Wednesday.

That pressure was exercised by Stresemann, who refused to abandon the German standpoint that occupation of the Ruhr was illegal and refused to admit that one single ton of coal or one single ounce of chemicals seized by the French should go to any other account than that of Franco-Belgian reparations, while the French argue that the costs of the Ruhr occupation must first be settled. In other words, the Germans would have the creditor, not the debtor, bear the costs of collection of the debt. That is the chief point on which the negotiations broke down.

Other Two Clauses Less Vital.

The two other clauses, although also important enough, are much less vital. The first regards transports by water and seizure of the Rhine fleet—chiefly owned and controlled by Stinnes. The other concerns future applications of trade regulations under export licenses and is closely linked with the reparations clause referred to above.

When Hugo Stinnes, Rausch, Kloeckner, Thyssen, Fickler and Hubert arrived yesterday morning at French Headquarters it was known already by the French that a satisfactory outcome was gravely imperilled. The Germans, therefore, were asked to postpone the meeting until the afternoon, when final instructions were expected from Paris. Then these arrived they included authorization to take extremely drastic action in the Ruhr if the situation warranted. Meanwhile when the meeting had been postponed Stinnes, by then fully aware of the inevitable outcome, jumped into his automobile, rushed to Unna and caught the first train for Berlin.

The remaining Ruhr industrialists turned up at the appointed hour—5 o'clock—in M. Frantzen's office. Present besides M. Frantzen was Colonel Georges, representing General Degoutte, M. Hennecart, Chief of the Belgian Mission and M. Guillaume, representing the French Ministry of Public Works. From the very start it appeared that the German attitude, as had been feared, had entirely changed since Monday. They expressed regret at being unable to accept the French conditions, but seemed quite unable to give any definite reasons. Finally the French suggested that the Germans should put their views into writing and gave them until 6:30.

At that hour the conference again met. M. Hennecart, however, this time was not present. The Germans had put nothing into writing, and again commenced much evasive talk. Seeing continuance was a pure waste of time Colonel Georges said: "Will you, yes or no, sign the agreement?" The Germans then produced a letter from Herr Stresemann in which the Chancellor formally instructed the members of the Ruhr Coal and Steel Syndicate not to append their signatures to the reparations clause mentioned above. The latter also repeated the impossibility of Germany to do anything which might be interpreted as recognition of the legality of Ruhr occupation.

French Break Off Negotiations.

Then followed a dramatic scene. Colonel Georges and M. Frantzen jumped to their feet and Colonel Georges said:

"We cannot continue to negotiate with you. That letter proves you are not private individuals but the official representatives of the German Government, and with that Government our Government refuses to negotiate under the present circumstances. Gentlemen, we ask you to withdraw."

While the French communicated with General Degoutte, M. Hennecart received an unexpected visit. It was from Herr Hubert, of the Dortmunder Union, who asked whether the chief of the Belgian mission would receive him and his friends. M. Hennecart, inviting them to enter, was told of the abrupt ending of the negotiations. Did he think if they returned to Berlin and got Herr Stresemann to retract his orders the Allies would sign the agreement, he was asked. If so they would at once proceed to Berlin, come back Friday or Saturday and then sign. M. Hennicart replied:

"I can only listen to your statement and note your words, but cannot prolong the conversation, which almost amounts to negotiations."

The Germans then withdrew. "We say au revoir, not good-bye," were their final words.

While there is considerable pessimism today in French circles, the Belgians are confident the industrialists will be back before the end of the week to sign the agreement—all except, maybe, Hugo Stinnes.

The Ruhr steel workers and mine owners syndicates this morning announced the laying off not only of all workers but all office employes and technical staffs. But it is held to be significant that the order is only to take effect Nov. 30. The industrialists thus allow themselves a full fortnight's time in which after all to come to an agreement with the French.

TWO NEW 'IMMORTALS' IN FRENCH ACADEMY

Edouard Estaunie, Novelist, and Henri Robert, Lawyer, Elected —Deadlock for Third Seat.

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Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 15.—Two new "immortals" were elected today by the French Academy. One is Edouard Estaunie, who has found time in the midst of his life in the telegraph administration to write a couple of romances and several scientific books. The other is Maître Henri Robert, one of the most eloquent pleaders of the Paris bar, whose only claim to literary fame rests on two books, "Great Historic Cases" and "The Advocate."

Both these elections were made only after three votes, there being in each case other aspirants. Robert's opponent was the former Ambassador Paleologue, while Estaunie was opposed by Mlle. Goffic and M. Riveire.

For the third seat just now vacant there are four candidates, but none has obtained the necessary sixteen votes out of thirty, and the election was adjourned until another time. One of the candidates, M. Madelin, obtained fifteen votes, but failed even at the fourth ballot to get the essential sixteenth.

Tender Gums

Signal pyorrhea's menace to the root sockets

HEED the signal, warns your dentist. He knows how swiftly pyorrhea, if unchecked, spreads from the gum tissue to the root sockets which hold the teeth in place. Then the teeth loosen, fall out or must be pulled.

Dental clinics since 1908 have proved the value of Pyorrhocide Powder as an aid in correcting, as well as in preventing pyorrhea. It corrects bleeding gums—strengthens tender gums—hardens soft gums. It keeps the teeth white and clean.

Use Pyorrhocide Powder daily—see your dentist regularly—and you can avoid pyorrhea. The economical dollar package contains six months' supply. At druggists.

PYORRHOCIDE POWDER

keeps the gums healthy

New Schedule of Winter Rates

BRIARCLIFF LODGE

America's Foremost Resort Hotel

50% Reduction

Effective November 10th to May 1st

	Daily Summer Rate	Daily Winter Rate
Room with bath, and meals for one	$12.00	$6.00
Double room with bath, and meals for two	24.00	12.00

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Take New York Central trains to Scarborough. Buses meet all trains.

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SAYS HE WILL PROVE FORBES A GRAFTER

Continued from Page 1, Column 8.

had come next day and drank most of it."

The hearing room today was jammed, women predominating. The front seats held women dressed as for a social gathering, in the afternoon the attendance increased, and the caucus room, the largest in the Senate building, was none too big to hold the crowd.

In opening the hearing General O'Ryan, with Colonel Forbes seated directly in front of him, answered the witness's impeachment of yesterday, that witnesses had been coerced and testimony withheld.

General O'Ryan read this statement, charging Forbes with conspiracy:

"Yesterday, in the cross-examination of Colonel Forbes, he made charges that the testimony thus far introduced, which impeached his character, is not only false, but is the result of subornation of perjury and the coercion of witnesses. He also charged that documents and papers which would have indicated his innocence were withheld by counsel for the committee. When asked for proof of those charges, the witness said that his counsel was in possession of the proof. And thereupon his counsel said that he was prepared to furnish the proof to the committee. I did not at that time wish to abondon the cross-examination of the witness to go into a collateral matter. It is a well-known recourse of embarrassed witnesses to distract attention from themselves by attacking others.

Says He Will Show Conspiracy.

"Colonel Forbes, I regard as irresponsible. I expect, however, to prove much more than irresponsibility in his conduct of the office, and in his lack of care of the disabled. I expect to prove convincingly the whole truth of Mortimer's charges that Colonel Forbes was one of a gang of conspirators who were tied together neck and jowl to defraud the Government. I expect further to show that this criminal conduct was in consonance with his previous life record. But Colonel Easby-Smith is an officer of the court, and is responsible, and I ask him now if he has any proof of any improper action toward any witness, or any improper action of any other character upon my part or on the part of Major Arnold, my assistant?"

The cross-examination was then resumed. Colonel Forbes stated that he was a naturalized citizen of the United States. He said that his salary before becoming director was $15,000 a year. The witness was then examined as to the Mortimer charges.

"Did Mortimer have an altercation with you in your hotel, or an apartment, on Labor Day, 1922?"

"No. I do not remember having any altercation with him on Labor Day."

"Is it not a fact that Mr. Mortimer came into a Wardman Park apartment and found you and Mrs. Mortimer there together?"

"He did, with the doors wide open."

"How long had you been there?"

"Two minutes. I found her standing by the—"

"Was it not immediately after that, within the next day or two, that you became so indignant about Mr. Mortimer's possible connection with the Sutherland contract?"

The witness admitted that he became suspicious about that time that Mortimer was a bootlegger and he told Mr. Sutherland company that he would not deal with them if Mortimer represented them.

It was further admitted by the witness that he had given employment to Mrs. Mortimer's mother, Ethel M. Tuttle, a Negress old, who was paid $3,600 a year and authorized to move around among the hospitals and had Government transportation to do so. It was brought out that he had received $25 a week before going to the Veterans' Bureau as a mechanical engineer.

Colonel Forbes denied that Mrs. Mortimer had asked for her brother's appointment. The boy, before his appointment, was working for Mr. Williams, in Philadelphia, driving a milk truck and had no technical experience as an engineer. It was shown that the witness had never inquired about the qualifications of Tullidge except to ask his employer about him. Tullidge, it was shown, was taken by Forbes to the Pacific Coast shortly after his marriage. Counsel for the committee attempted to show that the Government paid for his honeymoon trip.

Architect Named From California.

Colonel Forbes stated that the Bureau had employed two outside architects, one being Matthew O'Brien, who received $97,000 for designing the Livermore Hospital. He said that President Harding did not object to the employment of an outside architect, and had suggested that a man satisfactory to the California delegation be appointed.

He said he had asked Senator Johnson to make a recommendation, but was not certain who had recommended O'Brien.

General O'Ryan read a letter from United States District Attorney Williams of San Francisco, which said:

"Mr. O'Brien is strongly identified with the Republican Party and is a sincere friend of the United States Senators from this State."

It was shown that Colonel Forbes had made no effort to find out from architects O'Brien's qualifications. He said in reply to Senator Walsh that his instructions were that the appointee "had to be a Republican."

"And you believe that there was justification for the appointment?"

"Yes, I do. I believed it because of my instructions."

The protests of the American Legion of California, in which Judge Graupner and others told Forbes that there was graft in the purchase of the Livermore site, were then examined.

"Do you recall meeting the present head of the American Legion, Major Quinn, and Judge Graupner of California on or about June 20, at the Fairmont Hotel in San Francisco?" Did you remember that at that time they charged to you directly that the Livermore purchase was corrupt?" he was asked.

"No."

Charges by the American Legion.

"Now, let us see," said General O'Ryan. "I will read you from the statement made by Judge Graupner, and ask whether, having heard it, you can give any further information to the committee about it. The letter says:

"On the evening of June 19, 1922, the writer, in company with John R. Quinn, now National Commander of the American Legion; Humphrey Sullivan, then head of the National Speakers' Bureau of the American Legion; James Mulcare, District Liaison Representative of the American Legion, called on Director Forbes at his room in the Fairmont Hotel, San Francisco. At that time, Commander Quinn and the writer were in possession of sufficient information to lead them to believe that the Livermore hospital site had been made the subject of graft, and the purpose of the visit to Director Forbes was to lay the matter before him and demand some correction of the condition.

"The matter was presented to Director Forbes by the writer, and to the best of the recollection of the writer the following statements took place at that interview:

"'That Lucien B. Johnson had previously offered to sell the property to the County of Alameda and the City and County of San Francisco at a much lower figure than that at which the Government had purchased the property; that there was apparently a very close connection between Lucien B. Johnson, the grantor, and Matthew O'Brien, Thomas O'Day and Charles F. Cramer; that Johnson had stated to two persons subsequent to the delivery of the check for $105,000 that all that he was getting for himself was $80,000, $75,000 of which was for the plot designated as No. 23 on the map and $5,000 for the two lots numbered 9 and 10; that Johnson had also stated to two persons that he had had to pay over the difference between the $80,000 and the $105,000 to two men in order to put over the deal, and that he was not going to be fool enough to pay an income tax on the $25,000 which had to go to Washington to satisfy the men who had put the deal over; that it was reported that Johnson made the statement to another person that the $25,000 was to be split between Charles F. Cramer and Charles R. Forbes; that it was also reported that Johnson had made the statement to another person that in addition to the $25,000 he had sent one hundred cases of wine to Washington to be split three ways between Cramer, Forbes and a third person whose name was not reported to the writer.'

"Now, do you recall that these men made this statement to you" asked O'Ryan.

"No. No, I do not."

"Will you swear that they did not tell you those things?"

"How can I swear to something that I have no information on?"

After continued questions, Colonel Forbes angrily denied that any such statements had been read to him.

Say Forbes Appeared Indifferent.

General O'Ryan continued reading the Judge Graupner letter, which concludes:

"During the time that these charges were being presented Director Forbes exhibited neither concern, anger nor particular interest, and at the conclusion of the statements above made Director Forbes made no denials of any of the charges made. He only was an interrogation as to whether or not the property was suitable for a tuberculosis hospital, and upon an affirmative answer being given by the writer Director Forbes then asked what it mattered to me what price was paid for it as long as it was a good site.

"He asserted that the price was reasonable and upon having his attention called to the fact that no appraisal had been made he again attempted to justify the price paid by stating that a representative of the National Tuberculosis Association had told him that the property was worth any price that he might be required to pay for it."

Colonel Forbes denied that he had made the statement that it did not matter how much the purchase price was, provided the site was suitable.

General O'Ryan sought to introduce into the evidence the record in Forbes's divorce case. There was objection on the part of opposing counsel and the committee permitted examination along certain lines.

Colonel Forbes explained that his name in the case had appeared as Charles Forbes because that was his original name. He explained that he had added "R" after an uncle of his by the name of Robert. He denied that there had ever been an arrangement between himself and wife to drop the "R" so as to prevent publicity.

Upon resuming the hearing in the afternoon, Chairman Reed stated that the charges made yesterday that witnesses had been browbeaten and evidence favorable to Colonel Forbes suppressed were totally untrue.

"Counsel has not been guilty of any of these charges, and he has carried out the purpose of this investigation with a zeal that does him credit," the Chairman said.

Denies Mortimer Charges.

A great deal of the cross-examination after recess was devoted to examining Colonel Forbes as to testimony given some weeks ago by H. H. Mortimer. Bills that Mortimer said he had paid for the entertainment of Forbes and his friends at the Ritz-Carlton, Philadelphia, were produced. These were recently obtained by Mortimer from the hotel in a letter written on Oct. 1, 1923.

"What kind of a baddss game is this?" shouted the witness.

"This is a hearing before the United States Senate committee, and we don't want any more of that sort of stuff," said Chairman Reed.

"What object had you in taking Mortimer along on these trips inspecting sites?" Forbes was asked.

"Purely social; he always wanted to go."

"Mortimer testified he got a list of prospective sites from you and you suggested that he take Thompson and Black around the country to look them over; is that true?"

"I don't remember."

"Did you ever make such a trip?"

"I don't recall."

"You don't remember that Thompson brought his Packard car on from St. Louis to make the trip?"

"No."

"How did you meet Mr. Thompson?"

"Mrs. — called me up and asked me to come to luncheon at the Shoreham, but I could not go," he explained.

"Then you did not meet him then?"

The Chairman said that where a name was necessary to the inquiry it should be used.

"Well," continued the witness, "Mrs. Votaw brought him to my office next day and inquired whether I knew a good lawyer to represent him in Washington."

"You have already denied that Mortimer gave you $5,000 in the Drake Hotel in Chicago. Where did you see him there?"

"As I was going down the corridor I heard a woman scream and this man [pointing to Mortimer] was beating up his wife."

"Then all your relations with Mortimer were honorable and you never received a bride, directly or indirectly, from him?"

"Absolutely."

"Didn't it ever occur to you that the taking of Mortimer along when you were looking over prospective sites was improper?"

"No. He was highly recommended to me. It might have been indiscreet."

Tells of Drinking and Graft Charges.

After a conference of counsel as to the advisability of the admission of an affidavit, General O'Ryan read a long affidavit made by Frank Walsh Chambers Jr., now of San Diego. This said that in June, 1921, while living with his then wife, at 1,735 H Street, N. W., he was introduced to Colonel Forbes. Chambers had a farm at Featherstone, Va., and a few days after he met him Colonel Forbes came to this farm with a bottle of whisky, the affidavit stated. Chambers said that he had been trying to sell his farm to the Government for an aviation field. Forbes told Chambers that he had sufficient influence with the Government to sell the farm.

"A week or so after I met him, Colonel Forbes came down to the farm on a Sunday with ten or twelve men, with a beautiful supply of whisky," the affidavit went on to say. "The crowd went swimming and one-half of them paid no attention as to what clothes they had on, especially Charles R. Cramer (then counsel of the bureau) who had none on at all.

"Four weeks later W. G. Limscomb of the City Investment Company, came to me with a statement that the Veterans' Bureau wanted to lease my farm to train men in farming. He told me that a man by the name of Raiddy, who, he said, was a grafter, had suggested as a price $60 000 a year, and that this included $15,000 to $20,000 graft.

"I went to Colonel Forbes several times to see about this. About November, 1921, he told me to come later in the day, when his assistant would step in with a bottle of gin. I could get nothing from him, definite, about whether the War Veterans' Bureau wanted the farm. He, however, was in the habit of stopping in our apartment and staying long when there was Scotch around, which was most of the time, and when there was no Scotch his visits were short. He also came accompanied by Cramer.

"The day before Christmas, 1922, he called me up and presented me with a bottle of Scotch and the day after called and drank most of it up.

"On New Year's Day, 1923, Cramer and Forbes came down to my farm to hunt ducks. Both of them got sick from whisky and pork chops. Forbes went to sleep, and Cramer, when he got better, suggested to me that he would put over the lease on the farm. I went to Forbes later. I told him about the commission that had been suggested and that I would have to charge more for the lease if there was to be a $10,000 commission. He said he would hear from him. Cramer told me to call on O'Day of California, who was stopping at a hotel here. I talked with him and I got the idea that O'Day was to get a commission which was to go to some one in the bureau. Later Forbes told me that there was to be no graft in the lease."

Nothing came of the transaction, the affidavit said, because Colonel Reis opposed teaching farming.

Admits Drinking at Swimming Party.

Upon cross-examination Forbes said that Mrs. Chambers had brought her husband to see him in the bureau. He denied the essential things in the affidavit but admitted that the swimming party had some

COMMONS REJECT MOTION OF CENSURE

Government Gets Vote of 285 to 190 After Labor's Attack on Domestic Policies.

BALDWIN'S PROGRAM VAGUE

He Specifies No Goods to Be Taxed, but Asks for Tariff as a Bargaining Weapon.

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 15.—A labor motion of censure of the Baldwin Government, which gave J. Ramsay Macdonald, the leader of the Opposition, an opportunity for stinging criticism of the Premier's domestic policies, failed in the House today, the vote 190 to 285.

The tariff which the Government, if it is successful in the coming election, will propose will be a general one, but it will not include duties upon any wheat, flour, meat or other foodstuffs, according to the statement which Premier Baldwin gave to the House on the eve of its dissolution.

He made, however, a full statement of the general principles which had caused him to bring on a general election. He pointed out that the occupation of the Ruhr and its effect on the economic position of Europe had had a profound effect on the unemployment problem. His predecessors in the Government had hoped that the causes of unemployment would pass away rapidly. He now realized that they must exist for many years, and that only radical and drastic measures could meet the situation. New conditions, he said, had arisen to increase England's exporting difficulties. She had to face higher tariffs than ever before. That of the United States had gone up 75 per cent., that of Italy 100 and that of Spain 125 per cent. India, moreover, had adopted protection.

In the second place, he said, expansion during the war had increased productivity in many industries of other nations, and England, as a country with free imports, was open to dumping at sacrificial prices.

Then Mr. Baldwin passed on to discuss the effect of the payment of the British debt to America.

"It means," he said, "that we are having today a very fierce struggle to maintain our expense with the additional amount we have to find, and that struggle is so fierce that we are driven to compete in exports to our own detriment. You can have too many exports. It is a complete fallacy to say that the more exports you have the more flourishing the trade of a country is. It may, indeed, be much more remunerative to develop your home market at the expense of unremunerative exports, while some contraction of your imports must tend to check that fall in American exchange which is now taking place, and which tells so hardily upon this country by sending up the price of foodstuffs imported from America, and raw materials, particularly cotton."

Mr. Baldwin then turned one of the favorite argument of Mr. Lloyd George, the ex-Premier. The latter has often spoken of the great increase in exports which Germany must attain in order to pay her reparations. "Where are these exports going?" asked Mr. Baldwin "To the most obvious place—into the most open and freest market they can get, that is to say, ours."

Pledge Against Taxes on Food.

He then gave his absolute pledge against taxes on food imports and outlined his proposals to assist agriculture. He touched, too, on the social side of the Government program—co-ordination and improvement of existing schemes of health and unemployment insurance and old age pensions. Then, turning to the criticisms thrown at him for dissolving a Parliament in which he had so secure a majority at a time of such extraordinary difficulty, he asked the House to believe that just because the course he had taken seemed so open to attack he was profoundly convinced of its necessity.

Then Mr. Pringle, one of the most ardent Liberals, broke in with a question. The Speaker rose and reproved him for continually interrupting. Ministerial cheers welcomed this rebuke, but Mr. Baldwin could only finish his speech amid such a storm of interruptions as has seldom greeted a Prime Minister in the House of Commons.

"A Tinker's Policy," Says Lloyd George

Mr. Lloyd George followed in his best fighting form. He called the decision to dissolve ill considered, precipitate, ill-thought out and foolish. He jeered at the divisions in the Cabinet.

"At the present moment," he said, "one of the pockets of the Premier is bulging with resignations from Lord Derby, and the other is bulging with withdrawals. The policy of the Government alters not, merely from Cabinet to Cabinet, but from sentence to sentence in the speeches that expound it. I hope the Prime Minister will be more successful in explaining it to the country. At present all the great Allies who won the war, except France, have agreed that the proposal of the United States ought to be accepted. Do not you imagine that this is a time in which the Government ought to concentrate the whole of its force, skill and energy upon trying to put these negotiations through; and if it succeeded, does any one imagine that if you succeed in restoring order in Europe, would the help of America, accompanied by the promise that America would come in with financial help—that this would not have made infinitely greater improvement in Europe than any tariff?"

Mr. Lloyd George also poked fun at the results of the Imperial Economic Conference.

"Can lobsters, crayfish and crabs," he cried, "bind the empire by trade? It is a tinker's policy. The Government are going to the country with tin cans at their tails. Is this a time for a general election, when the prestige of the country is lower than it ever has been brought since the days of Lord North, and when negotiations are going on upon which the peace of Europe depends? I say, the Prime Minister is acting recklessly and in defiance of the best interests of the country and of the world by precipitating a conflict in these conditions."

LONDON, Nov. 15 (Associated Press).—The House of Commons tonight, after a debate in which the Prime Minister and Mr. Lloyd George took part, and much heckling and many derisive remarks were indulged in, rejected the Labor motion to censure.

The debate was started by J. Ramsay Macdonald, leader of the opposition, who offered a vote of censure of the Government. Mr. Macdonald said that more than a third of the unemployed was in the engineering and other metal trades, and in the shipbuilding, cotton and distributing trades. The engineering and iron and steel trades in the first nine months of 1923 had imported goods to the value of £19,000,000 and exported goods to the amount of £94,000,000. Tariff reform in such conditions offered no help for the unemployed. Bribing agriculture with £11,000,000 annually, he asserted, was of doubtful legality.

Mr. Lloyd George declared the Prime Minister's policy was ill-considered, precipitate and foolish. A Labor member shouted: "It has brought Liberal unity!"

Mr. Lloyd George flashed back: "That will go down in history as the solitary achievement of this Government."

Continuing, Mr. Lloyd George said: "I am amused that the Premier should choose Nine of all moments for distracting the attention of the country and diverting the attention of the Government from the settlement of Europe.

"Does any one imagine that a settlement in Europe would not affect unemployment infinitely more than any tariff? No tariff decided upon at this moment can have any effect for months, and in the meantime imports of all goods which are going to be taxed will be pouring into the country. The first effect will be to aggravate unemployment, not improve it."

After Mr. Lloyd George had spoken, several of the members gave their views, and Sir Philip Lloyd-Graeme, President of the Board of Trade, wound up the debate for the Government. About this time the House became exceedingly noisy and excited. The Opposition benches maintained an intermittent fire of derisive interjections, evoking vigorous retorts, while the chamber resounded with cheers and counter-cheers.

LABOR CHIEFS PLEDGE HELP TO FARM BLOC

'Progressive' Members of Congress Join Washington Conference of Rail Unions.

WASHINGTON, Nov. 15.—Officers of the sixteen standard railroad labor organizations continued today to discuss behind closed doors the political situation and the legislative proposals they may offer to Congress without making public any conclusions. Conferences would be continued tomorrow, participants said, adding that the results of the deliberations might be submitted to the executive boards of the unions represented before being announced.

The union leaders took into their discussions today individual members of the "progressive" and agricultural blocs in Congress. Senator La Follette, one of those invited, was unable to attend because of illness.

One result of the Congressional attendance was the unanimous adoption by the union officers of a resolution declaring the adherence of the railroad organizations to their past policy of supporting progressive measures in Congress and of co-operating in legislative matters with farmers' organizations. Reports of a break between the agricultural groups and the railroad labor organizations were denied.

Proposed amendments to the transportation act which would have the effect of abolishing the Railroad Labor Board have been under discussion.

4 CITIES FILE BIDS WITH REPUBLICANS

Chicago, Cleveland, Des Moines and San Francisco Ask for 1924 Convention.

DENVER FAILS TO PLEAD

Expenses and No Profiteering Pledged—Ohio Suggests Harding Tribute—Iowa Talks of Farm Vote.

Special to The New York Times.

WASHINGTON, Nov. 15.—Four cities, Chicago, San Francisco, Cleveland and Des Moines, each asked the Republican National Committee today for its National Convention next year. The subcommittee, which heard the four pleas as a fact-finding body, will report a summary of them to the full organization, which, when it meets here on Dec. 17, is expected to choose the city and set a date, probably early in June, for the convention.

Denver, which had been expected to make a strong effort for the convention, was not represented, and it was not known whether this omission would preclude that community from presenting its claims later on.

An earnest appeal was made by Des Moines, through Senator Albert B. Cummins, who stressed the "psychological importance" of holding the convention within the heart of the great agricultural region. Des Moines wants to make the convention a national Republican picnic," by holding it at the State fair grounds, two miles from the city, with a machinery hall that would seat 15,000. The city proper also has, said Senator Cummins, an auditorium which seats 7,000 to 9,000 persons and hotel accommodations for 6,000.

Chicago, which received a black eye through the prices charged during the last convention, promised not to profiteer this time. Fred W. Upham, Treasurer of the committee, brought with him pledges in writing that hotels would charge from $2 per night for a bed, up to $20 for a room with bath. The Chicago representatives appeared to believe their city would get the convention as usual.

Although the point of distance was made against it by some of the speakers, the splendid hospitality of San Francisco during the Democratic convention, paved the way for a sympathetic audience toward its spokesmen. Warren Shannon promised that there would be no increase in hotel or restaurant prices, showing menus which, he said, would have the same charges during convention time as at present. San Francisco pledged not only ideal weather conditions, but all the money necessary to bring the convention to the Pacific Coast. Railroads will make special rates, said Mr. Shannon.

"Ohio will not have a Presidential candidate this year," said Carmi Thompson, personal friend of the late President Harding and candidate for Governor in 1922. "Cleveland and Ohio will be in a position to treat the convention fairly and without factionalism. We all know why Ohio will not have a candidate and it is a sorrow to every Ohioan and every American. We did not suggest a memorial convention, but it would be a fair compliment to Cleveland and Ohio to hold the meeting there."

Sixty per cent. of the people of the United States can leave their homes at noon and eat a breakfast in Cleveland next morning, Representative Burton told the sub-committee. He said the auditorium there would seat 12,500, and he promised that Cleveland would not only give the auditorium, but guarantee $125,000 additional, thus making a total contribution worth $143,000.

The sub-committee consisted of David W. Mulvane of Kansas, Chairman; Charles D. Hilles of New York, William M. Butler of Massachusetts, H. L. Remmel of Arkansas and R. E. Williams of Oregon. They insisted that all invitations must be received in writing and contain guaranteed hotel prices.

DENIES WASHINGTON PLANS GERMAN LOAN

London Times Report of Credit of $150,000,000 Contradicted at the Capital.

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 15.—The Washington correspondent of The London Times cables he is informed the Coolidge Administration is considering a loan to Germany of $150,000,000 to be expended in the United States on the purchase of food.

"This information, while unofficial," says the correspondent, "is nevertheless from a source which I have come to consider excellent. The plan in its broad outlines, my informant states, already has the approval of the Secretary of Commerce, Mr. Hoover, and is favorably regarded by the President and other members of the Cabinet. It would involve an appeal to Congress for permission to make the loan, and the supervision of the expenditure of the money would be entrusted to Mr. Hoover. It apparently is not intended to set up a relief organization in Germany, wheret he administration of assistance thus afforded would be left to the German Government.

"In all that I have been able to learn of the plan as it stands there is no mention of Rhur supplies. As they are made available they would, it appears, be consigned to the Berlin Government without any stipulation as to the manner or place of distribution, and the question of feeding the Ruhr population would accordingly be a matter for decision in Berlin rather than in Washington."

Special to The New York Times.

WASHINGTON, Nov. 15.—Positive denial of the London report that the Coolidge Administration was considering a loan to Germany of $150,000,000 or any other amount, to be spent in the United States on purchase of food, was given THE NEW YORK TIMES tonight in an informed and authoritative Administration quarter.

LAWYER INDICTED FOR SALVAGE FRAUD

Isadore Rabinow and Two Others Accused of Collecting $18,000 Due 200 Sailors.

HELPED 3 SHIPS TO PORT

True Bill Says Accused Realized Claims by Getting Power of Attorney From Seamen.

An indictment found by the Federal Grand Jury on Oct. 15 and opened yesterday charges Isadore Rabinow, a well-known admiralty lawyer; his secretary, Richard L. Montaigne, and one other not yet arrested, with having defrauded the Government out of about $18,000 by means of false claims. A statement by Assistant United States District Attorney DuBois J. Gillette said that the claims were for salvage due to something like 200 sailors and others, and that the defendants had obtained the total amount by asserting that they had obtained powers of attorney from the claimants.

In November, 1920, the steamships Triumph, Lansdowne and East Indian, operated by the United States Shipping Board, met three other Shipping Board ships that had become disabled on the high seas, and had towed them into port, or had made repairs that enabled them to reach port without further assistance. The three disable ships were the Lake Flag, West Wauneke and West Galloc.

It is alleged that Montaigne, on Dec. 16, 1920, boarded the East Indian and by falsely representing himself to be an agent of the Shipping Board obtained the signature of Edward Roberts, the captain, and L. W. Byberg to a paper authorizing him to collect the salvage due. When the meaning of the papers became plain, Roberts and Byberg, it is said, crossed their names out and ordered all of the other members of the crew not to sign. But later papers were submitted to the Shipping Board, it is charged, which led to the payment of $3,000 to the defendants on this vessel alone. The money was represented by checks made out in the name of each claimant, but many of the latter complained that they had not received any money, and several others stated that they had received only a part of the amount due them.

Sailors on the other two ships made similar complaints and an inquiry by the Shipping Board followed, which resulted in the indictment. The salvage due was paid to the claimants.

Gathering evidence to warrant an indictment was described by Mr. Gillette as a difficult and expensive task because many of the sailors claiming salvage had to be traced to distant ports. Rabinow and Montaigne were each held in $2,500 bail by Judge Winslow.

PRAISES SOVIET CHURCH.

Bishop Blake Asks M. E. Conference to Aid Russians.

Bishop Edgar Blake, resident Bishop in Paris, France, of the American Methodist Episcopal Church, and before his election to the episcopate a resident of Chicago, yesterday made his official report of his visit of investigation to Russia last Spring. Speaking at the semi-annual meeting of the Board of Bishops, which will tomorrow end a six day's session in the Simpson Methodist Episcopal Church, Brooklyn, Bishop Blake defended the Soviet Government and asked the Church as a body to contribute toward the support of the Soviet Church. The conference appointed a committee of five bishops to report today on Bishop Blake's recommendations.

The board directed that Bishop Blake should report on Russia in greater detail today. So impressed were the Bishops it was quite generally predicted the board would endorse his recommendations in a resolution next May before the Quadrennial General Methodist Conference to be held in Springfield, Mass.

Dr. Blake said that at the All-Russian Ecclesiastical Conference of the Soviet Church at Moscow last Spring he had promised to raise $51,000 in three years, to be spent in training clergymen for this new Russian church. Bishop Blake said that he already had raised $20,000 of this sum.

The Board of Bishops approved the plan formulated by a commission of the Methodist Episcopal Church and a commission of the Methodist Episcopal Church South for the two bodies to unite. It remains for the general conferences of the two groups to approve the merger.

SCIENCE OUTRUNS WRITERS.

Herbert Houston Asks Authors to Unravel Present Problems.

Herbert S. Houston, published of Our World, addressing the members of the Pen and Brush Club yesterday afternoon on The Writer's Relation to World Understanding, declared the trouble was that "the scientist has been making a new world so fast that the writer hasn't been able to keep up with it."

"This modern age of industry," Mr. Houston said, "has given us, broadly, mechanical uniformity without affecting human diversities. And what is the result? A world jammed together in economic struggle and competition before it was spiritually ready for it. That result will continue until understanding is spread over the earth."

Mr. Houston said that it was for the writers to supply this desperate need of understanding. He divided them into two broad classes—interpretive journalists and creative writers. Speaking of the work of the former he paid tribute to Miss Ida Tarbell, President of the Pen and Brush Club, who was present.

Interchange of the works of creative writers he admitted would be difficult and would be slower than many might desire. He referred to experiments in America, which showed that stories from other countries seemed unreal here because of the difference in environment. On the other hand, Mr. Houston said, there have been modern writers that have overcome this difficulty.

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JOHNSON ENTERS PRESIDENTIAL RACE

Continued from Page 1, Column 6.

thy of progressivism can solve our pressing domestic problems.

"Not only is there the fundamental and irreconcilable difference in our domestic politics, but a like divergence, perhaps even of greater importance, in relation to our foreign affairs. A foreign policy once entered upon may with difficulty be changed. One false move may do what years cannot undo.

"The whole future of national existence may be endangered by the ill-considered act of a day. I am against the League of Nations and all its subsidiaries membership in which would tend to participation, directly or indirectly, in the League. To take us into the League Court or to involve us in the political struggles abroad inevitably will draw us into the European maelstrom from which we fondly imagined the election of 1920 had delivered us.

Advocates Rational Aid for Europe.

"Of course, we would always promote peace and endeavor to prevent war. We would help Europe in any rational way. We would continue to alleviate suffering, clothe the naked, feed the hungry, but we would ever be the sole judge of our own actions, the arbiter of our own destiny. Our country, the greatest on earth, should have its own foreign policy, thoroughly understood by our people, frankly proclaimed.

"Preserving our country as it is, we preserve the world's greatest asset, civilization's highest promise. Our timid, vacillating and contradictory positions demand that America's foreign policy again be decided by the whole people who must themselves, at whatever cost, maintain it. This time the decision should be so clear, so definite and certain that no casuistry, no specious plea, no indirection can distort it.

"Upon these as fundamentals, amplifying and expressing details hereafter, to the men and women who constitute America's free citizenship, I will make my appeal. In every State the contest will be waged.

"In those States where the voters may express their preference the issue can be definitely decided; and I hope all candidates will participate in the Presidential preference primaries, including California and cheerfully acquiesce in the result.

"No man who aspires to the highest office in the gift of the American people should shrink from a verdict those he seeks to serve; and, equally, none is entitled to the Presidency whom the people do not want."

Consulted Lasker, Ickes, Wrigley.

Beyond his typed text, the California Senator refused to go. He said other statements will follow later. He expects to leave for Washington tomorrow and to return here Nov. 27 to speak before the Cook County Real Estate Board.

Senator Johnson's chief advisers, with whom he consulted both before and after he had completed the preparation of his statement, were A. D. Lasker, former Chairman of the Shipping Board, and Harold L. Ickes. Ickes was National Committeeman from Illinois during the Progressive movement. He supported Cox in 1920 and last Spring was Chairman of the Deuer Independent Organization. He was offered a place on the Democratic Judicial ticket this Fall, but declined it.

There were rumors that Ickes will manage the Johnson campaign in Illinois and that William Wrigley Jr., a close friend of the candidate, who met him on his arrival here last Monday, will be a member of his Finance Committee and possibly Chairman of it. But there was no confirmation of the reports since Senator Johnson declined to answer any questions.

Whether the Johnson announcement that along with all the other primary States he will seek to win the Illinois Republican delegation will have any effect on ex-Governor Frank O. Lowden was a matter of political gossip tonight. In spite of his declaration on Wednesday that he is not a candidate, supporters of Lowden insist that he is still a possibility. This raised the question whether, if he desires to remain in that position, Lowden will be forced to go into the Illinois primary. Some of his Chicago supporters doubted it.

The first primary test for Johnson and all other candidates at that time comes in South Dakota on Dec. 4, two weeks from next Tuesday. The law in that State permits the regular organizations of the two parties to award first place in the Presidential column, and it is believed a rush may develop before that date.

MOVE FOR JOHNSON HERE.

G. H. Payne Reports Steps Taken in New Jersey and Maryland Also.

In commenting upon Senator Hiram W. Johnson's announcement of his candidacy for the Republican nomination for President, Tax Commissioner George Henry Payne said last evening that the movement to obtain delegates for Senator Johnson had been definitely organized in New York, New Jersey and Maryland and had made even greater headway in a number of Middle Western States.

Mr. Payne had just returned from Chicago, where he attended the Johnson conference. He will take an active part in the Johnson movement in New York, making his headquarters in the Knickerbocker Building with the Johnson-for-President Club, of which Arthur B. Murtha is President.

Mr. Payne said that the Chicago conference was attended by representatives from Illinois, Indiana, Michigan, Ohio, Minnesota, Nebraska and Iowa. In Illinois, he said, Senator Johnson's candidacy is understood to have the backing of the Republican faction headed by Senator Medill McCormick as well as that headed by Governor Len Small. In 1920 the adherents of former Mayor William Hale Thompson of Chicago elected a substantial number of Johnson delegates to the Republican National Convention.

Mr. Payne said that Senator Johnson had much stronger political support in Michigan than he had in 1920, when he carried that State in the Republican primaries, and that the indications were that he was also very strong in Indiana. He added that Senator Johnson on the basis of his present support alone would make a good showing in Ohio and that definitely organized movements for him were under way in Iowa, Minnesota and Nebraska.

Considerable strength for Senator Johnson was said to have been developed already in New York State, and his supporters hope for a score or more of New York's eighty-eight delegates. Although not committed to Senator Johnson's candidacy, some of the Republican leaders have expressed alarm at the seeming tendency against conservatism, as evidenced in the overwhelming defeat of Governor Nathan L. Miller for re-election, and to have expressed belief that the party could best be built up to its old strength in this State by the nomination of a "progressive" rather than a "conservative" candidate.

Senator Johnson did well in New Jersey in the 1920 preconvention campaign, and his friends expect to elect some delegates for him there next year. Johnson-for-President movements will be organized as quickly as possible in other Eastern States, except probably in New England, where the present indication is a solid, or nearly solid, delegation for the nomination of President Coolidge.

WASHINGTON IS STIRRED.

Tax and Bonus Issue Believed to Have Hastened Johnson and McAdoo

Special to The New York Times.

WASHINGTON, Nov. 15.—Senator Hiram Johnson's announcement at Chicago of his candidacy for the Republican nomination as President, coupled with the intimation by William G. McAdoo in Omaha that he would seek the Democratic nomination, caused a stir in political circles here tonight.

Not a few observers believe that the announcements by Johnson and McAdoo were hastened by the publication of the Mellon tax reduction and anti-bonus proposals and the growing belief that President Coolidge will stand by Secretary Mellon's program.

Both Senator Johnson and Mr. McAdoo favor a soldier bonus.

Senator Johnson's announcement of the contentions of some Administration leaders that President Coolidge would receive the nomination with little opposition, and let down the bars for all who have aspirations to win the Republican nomination, with the "native sons" of several States in the vanguard.

In fact, the Johnson candidacy was not unexpected and party leaders had been preparing for it for several days. They are now ready with plans to bring out the other contenders.

From now on, it is predicted, the race for the Republican nomination will be a "free-for-all" with Senator Johnson endeavoring to rally to himself the Progressive forces of the country.

On two issues Senator Johnson is certain to make a sharp fight against Administration policies, namely, participation in the affairs of Europe, and reduction of tax rates on large personal and corporate incomes.

The efforts of the Administration to have the United States participate in an international reparations conference and the publication of the Mellon proposal to cut surtax rates have given him the basis of his contest.

Progressive elements in the Senate and House have been asserting lately that President Coolidge was aligned with Secretary Mellon in the matter of legislation on tax changes and business. Since publication of the Mellon letter they have pressed the argument that Mr. Coolidge is identified with the Conservative, if not Reactionary, forces within the party, and that the Progressives must seek another candidate for the Presidency.

Whether Senator Johnson can gain the allegiance of leaders like Senator Borah and other who backed his candidacy in 1920 is a matter of much speculation. Senator Borah could not be reached tonight. There have been reports that he himself might appear later as a candidate if the political situation appeared promising to such a venture.

Among the other candidates who have been mentioned is Former Governor Lowden of Illinois, who was defeated for the nomination in 1920. Lowden's friends are now expected to show signs of activity and the announcement by Johnson may also stir up the supporters of Governor Pinchot.

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ROBBERIES CONTINUE MESSENGERS HELD UP

Continued from Page 1, Column 2.

doned by the robbers a mile and a half from the scene of the crime.

Slain by Soft-Nosed Bullets.

Autopsies were performed yesterday in Kings County Morgue by Dr. M. E. Martin, Assistant Medical Examiner. He found that McLaughlin was shot in the chest by a .45 calibre steel jacketed bullet which passed through the right lung and out of the back, lodging in the lining of the coat.

Barlow's watch stopped one of three bullets fired at him. Two bullets were soft-nosed and of .32 calibre. One of these demolished the watch in the vest pocket on the left side, remaining in the pocket. The other hit Barlow in the left cheek, went downward through his neck and into the right lung, where it was found. The third bullet, of the same type as that found in McLaughlin, indicating that when Barlow attempted to draw his revolver both bandits fired at him, lodged in the chest after entering the left arm.

Funeral services for both men will be held tomorrow morning. Police honors will be paid Barlow and World War veterans will do tribute to McLaughlin. The Police Band and a police escort will attend services for Barlow and accompany the procession from his home to St. Mary's Roman Catholic Church, 84th Eighty-fourth Street and Bay Parkway, Bath Beach. Burial will be in Calvary Cemetery. Services for McLaughlin will be held at the same time at Holy Cross Church, Rogers and Church avenues, Flatbush, with Msgr. John T. Woods officiating. Burial will be in St. John's Cemetery.

"Our institution at the next meeting of the Board of Directors will take up the matter of caring for the families of Mr. Barlow and Mr. McLaughlin," said a statement by William S. Germain, cashier of the West End Bank. "We will do the right thing by them."

Police Release Five Suspects.

The police released five suspects yesterday. Headquarters issued these descriptions of the robbers: No. 1, about 30 years old, 5 feet 7 inches tall, dark complexion, apparently Italian, noted characteristic is the fact that he had high cheek bones and wore a brown fedora hat and a brown overcoat; No. 2, about 30 years old, short and stocky, with full round reddish face and wearing a light overcoat and brown fedora hat; No. 3 the chauffeur, wore light suit and gray cap.

From Henry Beck, a machinist living in Fifty-third Street, near New Utrecht Avenue, the police obtained yesterday information indicating one of the robbers had used a muffler for his weapon. Beck was about to start up the elevated railway when the shooting began. He said that just before two men had passed him going up the stairs, one of whom had something wound around his right hand.

The police expressed the hope that women believed to have been in parties with the robbers since they stole the Cadillac on Nov. 1 from in front of the home of the owner, Jacob Monsky, at 2,665 Grand Concourse, Bronx, would yield information about the criminals. The belief that women had been in the machine was reached because of the discovery of a piece of beaded cloth in the abandoned car. Another hope of the police was that the robbers would fight over the spoils and one of them turn informant.

Detectives said yesterday that they had reason to believe that robbers had taken to counterfeiting automobile license plate numbers. In this connection they related an inquiry made yesterday of the New Jersey authorities concerning the ownership of plates purporting to have been issued in that State and found on another abandoned car that had been stolen. The number was issued to a lumber merchant living in New Jersey and having offices in New York. His plates were found on a car in his garage. The theft in the Bath Beach crime had substituted for the Cadillac plates a set issued for a Ford car and obtained under a fictitious name and address.

District Attorney Promises Clean-Up.

"This is the most terrible outbreak of lawlessness since Gordon Fawcett Hamby held up the East Brooklyn Savings Bank," said District Attorney Dodd, after his visit to the elevated station. "I am in favor of shutting off the supply of firearms, except to those who can be shown to have a right to carry them. This would mean enactment of a Federal law restricting the sale of firearms. The shipment of guns from mail order houses to any one who sends the price should be stopped.

"To prevent these attacks on banks should, for one thing, use armored wagons or machines. We will try immediately to evolve plans for ridding the borough of all gunmen and suspected criminals. I will seek a conference with the police for the purpose of making a round-up immediately, and no consideration will be shown those who do not work and have not tried to obtain work."

Chief Magistrate McAdoo's statement was as follows:

"The recent hold-ups and murders in my opinion emphasize the absolute necessity of policing the crossings and intersections of streets and avenues, not only for the safety of pedestrians but to prevent crime. In all of these hold-ups the escape is made by motor car. If 2,000 additional crossings were policed these cars would have to run a gauntlet of policemen.

"If there had been a policeman in the middle of the road near the elevated station in Brooklyn, that car would not have been permitted to violate two sections of the ordinances, viz., heading the wrong way and improperly displaying its license plates. At any rate the chauffeur would have known instantly where to go to find a policeman. It is not a question of regulating traffic. It is that of protecting the community from this dangerous army of criminals.

"Conversing with the Police Commissioner, we are agreed that there is a certain type of poolroom throughout the city which is the headquarters of criminals, with or without records, or potential criminals. In one poolroom of that character under police protection it was ascertained beyond question that all the patrons lived by breaking the law in some way or other. They consisted of drug peddlers, bootleggers, touts for bookmakers, gunmen, gangsters ready to commit any crime—all of them loafers and determined never to do a stroke of work in the way of making an honest living.

Would Round Up All Idlers.

"I have suggested to the Police Commissioner that he make special posts of the worst of that type of poolrooms throughout the city; examine the patrons, find out whether they do not work, and have them arrested as loafers and disorderly persons, and I assured him that if he does so the Magistrates will co-operate with him to the limit of the law.

"Many of these outlaws come from other cities, but they soon seek their kind and get together. They are all young fellows in their early twenties, heartless, cruel, unsocial, selfish, and in all respects not higher than the lowest type of savage."

The most unusual robbery yesterday occurred at a prominent corner and with hundreds of persons passing. The victims were Anthony Meggo of 836 Thirty-ninth Street, Brooklyn, and Joseph Marchese of 1,851 Seventy-fifth Street, Brooklyn. Reluctant to give information because, they said, publicity would be harmful to the efforts to capture the robbers, detectives of the West Thirtieth Street Police Station would say only that the two men were employed as messengers for an embroidery company in Seventeenth Street near Madison Avenue. Later it was learned they were employed by the Rossitto Embroidery Works, of 20 East Seventeenth St.

It was learned that the two messengers left late in the afternoon the Garfield National Bank at Twenty-third Street and Fifth Avenue with a pay roll of $740 wrapped in paper picked from a waste basket in the bank. At the curb they entered an automobile furnished by their employers. Immediately two other men got in, with drawn revolvers. They took seats and compelled Marchese, at the wheel, to drive through Twenty-third Street to Eighth Avenue, to Sixteenth Street, to Ninth Avenue. There they ordered Marchese to stop the car. In the meantime, they had taken the pay roll. The robbers left at that corner.

A baseball bat swung by an unidentified youth last night brought to an abrupt end a bullet and brick fight in which Joseph Oliver was firing shots through an overcoat pocket and a score of pursuers were hurling bricks. The bat fractured Oliver's skull. In Beckman Street Hospital, where his condition was reported as critical, Oliver was charged with robbing a grocery store a few minutes before the battle.

A girl's daring undid Oliver's robbery. Oliver, a laborer, 30 years old, lived at 427 Pearl Street. He went last night into the grocery of Giovanni Franco, at 246 Cherry Street. Frank Castro, of 159 Cherry Street, was in the store.

Girl Slips Out and Gives Alarm.

Oliver, revolver in hand, backed them into a room in the rear. In the room sat the grocer's wife, Mrs. Carmella Franco, and their daughter Lillian, 19. Oliver compelled them to stand against a wall with the two men, hands in the air. From Franco and Castro the robber took $26. Meanwhile, Lillian managed to slip out of a side door into a hallway and to the street.

She screamed for the police. Oliver fired a shot into the floor and darted to the street. Immediately a score of men started in pursuit. Half way up the block the pursuers gathered bricks from a pile in front of a house undergoing reconstruction. They bombarded the fugitive with them.

The missiles came so close that Oliver stopped and faced his assailants. His hand clutched a revolver in his overcoat pocket. He pulled the trigger four times. None of the bullets hit anybody. The pursuers scrambled for shelter.

Meanwhile a youth had slipped from a doorway. He sprang upon Oliver with a baseball bat which he brought down with all his force against Oliver's right temple. Oliver dropped unconscious.

Detective Salvatore Anellis of the Homicide Squad and Policeman Louis Fiore of the East 104th Street Police Station, who live in the neighborhood, ran up. They summoned an ambulance from Beekman Street Hospital.

At Police Headquarters it was said that Oliver had served three terms in Sing Sing. The last one, six years and six months, was punishment for events following his burglary late in 1916 of a drug house in Beekman Street. As he was emerging from the place with a bundle of stolen narcotics he was caught by Patrolman Lester Rogers of the Oak Street Police Station.

Tried to Shoot the Officer.

Oliver placed a gun against Rogers's head and pulled the trigger. It clicked but missed fire. Rogers clubbed his prisoner into submission. Oliver then had been out of Sing Sing only two months.

Following the theft Wednesday afternoon of a diamond ring and several pieces of silver plate from the apartment of Mrs. Anna Simon at 172 Suffolk Street, detectives of the Clinton Street Police Station yesterday arrested Paul Feinberg, 28 years old, of the same address. He denied the burglary.

When William Booker and Ike Barco, negroes, both 28, of 335 West Fifty-fourth Street, awakened yesterday they found that their roommate, Daniel Bernard, was missing. So were the clothes of the remaining roomers. With less than one complete outfit between them they went to the West Forty-seventh Street Police Station. Bernard was arrested in Jersey City with a suitcase containing clothing identified by his roommates. He said he was on the way to Summit, N. J., to seek work in the training camp of "Battling" Siki, the Senegalese pugilist.

In Special Sessions, Jamaica, four men were held for carrying firearms. They were William J. Hilbert of 1,824 Central Street, Brooklyn; Andrea Mandola of 31 Peartree Avenue, Corona; Thomas Kaltsa of 40 Davison Street, Jamaica, and Thomas Murgatroid of the Columbia Hotel, Fulton Street, Brooklyn.

Nicholas Lobich, of 533 East Seventy-seventh Street, was held yesterday by Magistrate Goodman in Harlem Court in $2,500 bail for a hearing on the charge that he stole an automobile belonging to Benjamin Wertzberger, of 510 East Seventy-seventh Street, last Tuesday night. Lobich was arrested in Stamford, Conn., Wednesday. It was alleged he was driving the car when arrested.

The organization of vigilantes in Bergen County, resulted from alarm over the increasing number of hold-ups and burglaries. Residents of Palisades Park, Morsemere and Ridgefield announced that at a meeting of 100 persons Wednesday night at Morsemere plans were made for at least twenty men, armed with clubs, to patrol the streets of the villages.

At the same time Police Commissioner Walsh of Palisades Park organized a group of men to serve as special police, taking turns in patrol work at night.

M'ADOO WILL RUN FOR THE NOMINATION

Continued from Page 1, Column 7.

Adoo has all the qualities of a national leader and a great executive. He is a man of action and a man of decision."

Gives Plan for Bonus With Tax Cut.

William G. McAdoo is convinced that the Federal Government can both reduce Federal taxation and provide a soldiers' compensation, equivalent to a bonus, he declares in a statement made public yesterday.

The statement, which was made at the telegraphic request of The Literary Digest, in which it will be published next week, added that the bonus question "should long ago have been taken out of politics and in the circumstances should be used for political advantage.

"We can have tax reduction and do justice to the American soldier as well."

Mr. McAdoo says, "by treating adjusted compensation as a part of the war cost and funding it through an issue of fifty-year bonds. The interest and sinking fund charge should not exceed eighty to ninety million dollars per annum. This would not prevent a reduction in taxes.

"The man who served in the trenches got $1.10 per day; those in the reserves in America got $1 per day. If the American people believe that it was worth $2.30 per day to serve in the trenches and $2 per day to serve in the reserves in America, then the difference between these rates and what the soldiers have already received should be paid as an act of justice.

"We gave more than 500,000 civil employes of the Government during the war a bonus of $240 per annum and this was continued for more than five years. Is it less right to give the men who fought the war equal consideration? Justice must never be measured in dollars; it must be measured only in righteousness and humanity."

The statement was given in answer to a request for Mr. McAdoo's opinion of Secretary Mellon's recent statement on the soldier bonus and tax reduction.

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TAX CUT WINS MORE BUSINESS LEADERS

Mellon Program Would Benefit Every Individual in Country, Says A. W. Krech.

EFFECT ON EMPLOYMENT

Prices on All Commodities Would Be Influenced, Julius H. Barnes Points Out.

Men qualified by many years of experience in business or industrial leadership continued yesterday to voice their approval of the income and surtax revisions proposed by Secretary of the Treasury Mellon. Outstanding in this comment yesterday was the belief that the reductions advocated would do more than anything else under consideration at this time to provide or maintain steady employment for all classes, to guard against an unemployment emergency, and to put this country in a psychological and strategic position to influence a relief of the excessive tax burdens under which Europe is now laboring.

Alvin W. Krech, Chairman of the Board of Directors of the Equitable Trust Company, declared that the "material welfare of the community as a national unit is promoted in direct ratio to the reduction of taxation," and that he believed "the communal benefits of any tax reductions far exceed such reductions measured in dollars."

"The universal application of this fundamental fact to every civilized country in the world only accentuates the advantage that nation will enjoy which takes the first step toward a downward revision of its tax program," Mr. Krech continued. "I know of no country in Europe today which can reasonably entertain any hope of a substantial tax reduction within the next decade. If Secretary Mellon's recommendation results in the legislation he suggests, such legislation would promote the material welfare of every man, woman and child in this country."

Effect of Surtaxes.

Julius H. Barnes, President of the Chamber of Commerce of the United States, offered his first comment yesterday on the Mellon proposals in a statement prepared at the request of THE NEW YORK TIMES. The statement follows:

"Tax reduction is a lifeless term unless invested with its vital human meaning. The average man readily visualizes tax reduction when it means delivery of a smaller check of his own at the City Hall or buying movie or theatre tickets without the irritating excise addition. Can the same average man visualize how lower surtaxes of large incomes affect his individual welfare and the national welfare? I believe he can.

"The long addition to household equipment which the average man uses—bathrooms, plumbing, pure water, heating, telephone, phonograph, vacuum cleaner, washing machine, radio and the automobile—have been brought within his reach by American industrial production of more and more things to divide among the homes of America. This increasing stream rests on machine production, enlarging each worker's effort. Machine production requires more capital investment and that, again, more ready credit.

"When the magnetic crane with two men will do the work of 130, releasing 128, not to unemployment but to production of more articles in other industry constantly bidding for their services, we visualize this industrial transformation, because the magnetic crane and the electric generator which run it require larger capital investment. This process goes on through all industry.

"Now the average man can see that if this stream of everyday articles is to increase, with the economy of large production which brings the price within his pocketbook, and if industry is to continue to bid for his services, with the assurance of steady employment and good wages, then it must be accompanied by the readiest access to continually enlarging credit and investment.

Direct Social Injury.

"A system of surtaxes which forces large investors not to take the risk of possible loss in industrial investment, because the Government does not share his losses, and because the Government takes so much of his earnings in the event of profitable ventures, is a direct social injury to the average man.

"With half a Secretary of the Treasury for whose advice private industry would pay a princely wage; who, with that same ability and sincerity, recommends a tax reduction policy, based on his judgment and experience that capital is forced out of industrial ventures by the present large surtaxes, and that even the revenue feature is ineffective because earnings to be taxed are thus not attempted. The question is simply then whether to follow in national tax policies such able and informed counsel familiar with the vital currents of credit and investment which make industry active and employment secure.

"The average man has a direct interest in the relief of his own taxes, and in the attraction of large incomes into employing industry in this way. Let us adopt it. Let's have team work and understanding between Government and industry."

A. A. Tilney, President of the Bankers' Trust Company, said that a reduction of taxes "should not be carried out too promptly." "Mr. Mellon's recommendation with respect to a reduction in the income tax schedules is but another example of his wise administration of the Treasury Department, of which the country has already had so much evidence," he asserted. "I am sure that all thinking people will agree that the burdens of taxation should be reduced as rapidly as the revenues and requirements of the Government permit, and that a reduction such as the one planned will tend very greatly to restore to the channels of industry much of the funds which the present tax situation has driven into investment in tax-exempt securities. Such a return of capital to the industrial field cannot but favorably affect all the citizens of our country who must profit, directly or indirectly, through increased business activities."

Lloyd W. Smith, head of Harris, Forbes & Co., made this statement:

"Mr. Mellon, as those who know him have expected of him, has again done a fine piece of constructive work. There can be no reasonable doubt that business, industry and thrift are being, in a measure, throttled by our present taxation policy.

Suggestion Will Grow.

"Mr. Mellon's suggestion, so clearly and convincingly stated, should and will grow; so will the opposition to the bonus from the soldiers themselves. Whether they will grow fast enough to convince in no uncertain terms some of our Washington lawmakers with ear to the ground is the question."

S. Davies Warfield, President and Chairman of the Board of Directors of the Seaboard Air Line Railway Company, said there were two outstanding features of the Mellon program which should appeal to every one: (1) The release of large capital to business enterprise now seeking investment in tax-exempt securities, and (2) the recognition of earned and unearned income in taxation.

"If there were no other reasons," continued Mr. Warfield, "and there are many, why Secretary Mellon's suggestions should be indorsed in full, these two benefits should make his proposal acceptable to Congress and the country."

Charles Hayden of Hayden, Stone & Co. and Chairman of the Board of the Chicago, Rock Island & Pacific Railway Company, characterized the Mellon plan as comprehensive and scientific. "I certainly believe," he said, "that the reduction of surtaxes is wise and to the general prosperity of all the people of the country and would be a decided stimulant to business."

"I am heartily in favor of the most liberal treatment of all disabled soldiers, but I do not believe that this country should incur an increase in its national debt today which would exist were a soldiers' bonus passed without some means of paying it except through high surtaxes which curtail business, and the increasing of the bonded indebtedness of the nation."

Further evidence of the opposition by tax-service men to the enactment of a general bonus was registered yesterday in the following telegram sent to Secretary Mellon by Frederick L. Devereux, Chairman of the Executive Committee of Leonard S. Morange Post, American Legion, Bronxville:

"Leonard S. Morange Post is unalterably and unequivocally opposed to payment of bonus to able-bodied veterans of World War, regardless of name by which such insulting gratuity be called. With equal insistence it advocates full-est measure of best care for those who as result of war service were or are physically or mentally incapacitated. Understanding you are opposed to bonus, we desire to record our support of your position and advise you that we strongly condemn effort to create impression that American Legion is solidly supporting bonus."

KANSAS CITY MEN FOR CUT.

Business Men Declare the Mellon Plan Would Be of Great Benefit.

Special to The New York Times.

KANSAS CITY, Mo., Nov. 15.—Business men were interviewed here today on Secretary Mellon's proposed income tax reduction.

J. F. Downing, President of the New England National Bank, said:

"The high bracket taxation must be reduced some way into more than from investing in tax-free securities and withdrawing money from creative business. So much money is available for tax-free securities that the country will some day find itself overburdened by the debt created by these securities."

James Kemper, Vice President of the Mid-continent Hotel Corporation, said:

"I favor the plan to cut the income tax. Take care of the disabled veterans to the fullest extent also."

Cliff Jones of R. B. Jones & Sons said:

"The ex-service men in our office, and we have a number, are opposed to the bonus to a man. They want the disabled cared for. They say they did not go to war for money. I favor downward taxation revision instead."

W. S. McLean, President of the Commerce Trust Company, said:

"I favor downward taxation, but care for the disabled soldier to the fullest extent. The income tax is driving capital out of industry and the man of moderate means is carrying the country tax burden."

John T. Smith, City Comptroller and former business representative of organized labor, said:

"I know the American Federation of Labor is opposed to the sales tax proposed by Senator Smoot and that it is in favor of the bonus, I have not studied the Mellon proposals sufficiently to make further comment."

W. H. Weeks, Vice President of the Kansas City Stock Yards Company, said:

"Secretary Mellon's plan for reduction of Federal income taxes would be a relief to this and other territories. A general reduction in taxes is a widespread benefit. The plan would improve conditions in this vast agricultural section."

NEW ORLEANS FOR REDUCTION

Financiers There Support the Mellon Plan Unanimously.

Special to The New York Times.

NEW ORLEANS, Nov. 15.—Statements by bankers here indicate that the financial interests of the Far South are unanimously in favor of Secretary Mellon's proposals for a reduction of the Federal income tax.

Charles deB. Claiborne, Vice President of the Whitney Central Bank, said today that he believed that a reduced tax would be the biggest stimulant to business since the war.

"Capitalists are not investing now," he said, "because they do not stand to win. When they put their money into ventures, if they succeed they must give most of the profit to the Government. If they lose, they are just out of luck."

L. M. Poole, President of the Marine Bank and Trust Company, also endorsed the Mellon plan.

"Mr. Mellon is one of the ablest financial men in the country," he said. "He has a big viewpoint. He knows what he is doing. It is probable that every banker would be in favor of reduced taxes. We will, I know. It is a big thing for general business."

Disney J. Squers, President of the Mortgage and Security Corporation, said that he approved the plan, but doubted if it would go through.

CHICAGOANS WANT A CUT.

J. B. Forgan Says Mellon Showed Excellent Judgment.

Special to The New York Times.

CHICAGO, Nov. 15.—James B. Forgan, Chairman of the First National Bank, highly commended today Secretary Mellon's tax proposal. He said:

"Mr. Mellon's proposal for a reduction in taxes is excellent business judgment. The business of the nation has long suffered from the oppressive tax burden, and to lighten it would promote confidence, which is badly needed at this time. Our taxes are so high that business men are discouraged. They have no incentive to go ahead. Lower taxes would give them that incentive and unquestionably lead to better business."

Arthur Reynolds, President of the Continental and Commercial Banks, expressed keen interest in the Mellon proposals. He said:

"The 25 per cent. reduction in the tax on earned incomes coupled with the 25 per cent. reduction in the 4 and 8 per cent. normal taxes would be a distinct relief to the great majority of the people of the United States. The proportion of the population affected by surtaxes, it will be remembered, is relatively small. The reduction in surtaxes is obviously intended not so much to decrease the burden on the rich as to abate the tendency to invest in tax-exempt securities, which deflects capital from productive enterprise."

IOWANS FOR MELLON PLAN.

Des Moines Business Men Favor Relief From Heavy Taxes.

Special to The New York Times.

DES MOINES, Iowa, Nov. 15.—General approval of the proposal of Secretary Mellon to make drastic cuts in Federal taxes was expressed here today by Des Moines business men. Following are two typical interviews:

P. S. Nollan, President of the Equitable Life Insurance Company of Iowa:

"The Mellon proposal if adopted will aid the man of small means and so to an extent will stimulate industry. A bonus for the soldier unquestionably means higher taxes. The amusement tax ought to stand, for it is a luxury tax."

T. A. Crawford, President of the Valley National Bank:

"The Mellon proposal indicates that he is trying to handle the Government's business as he is his own. He is clear-headed and practical. His proposals ought to make business conditions healthier."

Babson Shows Direct and Indirect Saving To Taxpayers Under the Mellon Plan

Roger Babson, statistician, yesterday compiled for THE NEW YORK TIMES a table showing not only the direct saving in point of individual tax payments under the program advocated by Secretary Mellon but also the indirect monetary benefits that would result.

The proposed reductions, Mr. Babson said, would have an effect so vital and so far reaching that every person, regardless of his income and whether he had to pay an income tax, would be benefited. High tax charges are now passed on to the consumer by the manufacturer. A reduction would accordingly eliminate this process and thus would lower the cost of living. The exact indirect tax saving would be 2 per cent. of one's income, the statistician said, a percentage which he said is mathematically correct.

The tax reduction program would also eliminate the soldier bonus, thus making the actual saving per person still greater than it would appear on first sight. This equation, Mr. Babson said, would represent a reduction of 5 per cent. in living costs under the tax reduction scheme, as compared with the tax schedule that would be necessary to give the bonus effect should it be enacted into law.

Mr. Babson made a careful study of tax records and tax receipts and gave due allowance for all persons enumerated in the country's population, their consumption demands, production of wealth and all other factors entering into so complicated a consideration. His figures follow:

Net Income.	Present Tax.	Saving Through Proposed Tax.	Indirect Saving.	Saving Through Lowest Price Level.	Total Saving.
$2,000	$40	$17.50	$40	$100	$157.50
2,500	60	26.25	50	125	201.25
3,000	80	35.00	60	150	245.00
3,500	100	43.75	70	175	288.75
4,000	120	52.50	80	200	332.50
4,500	140	61.25	90	225	376.25
5,000	160	70.00	100	250	420.00
6,000	240	105.00	120	300	525.00
7,000	330	150.00	140	350	640.00
8,000	420	196.00	160	400	756.00
9,000	510	240.00	180	450	870.00
10,000	600	280.00	200	500	980.00

INDUSTRIAL COUNCIL APPLAUDS MELLON

Representatives of 29 State Manufacturers' Associations Approve Tax Plan.

ISSUE UP TO CONGRESS

Decision Means Reducing or Increasing Every Producer and Consumer's Burden, Message Says.

Representatives of twenty-nine State manufacturers' associations who attended the conference of the National Industrial Council just ended at the Hotel Astor yesterday sent a telegram to Secretary of the Treasury Mellon endorsing his proposal to scale down tax rates. The message and signatories follow:

"Hon. Andrew W. Mellon, Secretary of the Treasury, Washington, D. C.

"We, the executive representatives of the undersigned State associations of manufacturers, beg to express our hearty approval of your constructive recommendations for tax reform. Our associations include in their membership thousands of establishments employing millions of men eager to enlarge production and multiply their capacity for employment. Every fundamental for sound business progress is at hand save the disproportionate sums now diverted from reproductive industry and agriculture to the expenditures of Government.

"Our maximum tax rates and per capita taxes are greater than those of any of the allied countries. Three millions four hundred thousand public employes, Federal, State, county and municipal, are consuming $3,000,800,000 of annual appropriations and placing one public servant upon the shoulders of every twelve persons gainfully occupied. We have now an annual deficit in yearly savings required to provide our nation with the new capital essential to replace our wear and tear and insure progressive development responsive to our growing needs.

"The chief uncertainty which holds business in critical suspense at this moment is whether our public burdens are to be increased to a discouraging degree. Are we to go forward to increased production, enlarging employment and a decreasing cost of living, or shall we hesitate and decline in the face of discouraging burdens too great to be endured? The issue is squarely drawn between reducing the burden upon every American producer and consumer or further increasing it and invite economic calamity. The next Congress by its substantial adoption or rejection of your proposals will, in our opinion, stimulate or depress every form of enterprise and hasten a decrease or increase in the individual cost of living and our capacity for employment. Not since the days of Hamilton have pending fiscal proposals more profoundly affected our national prosperity. For your courageous, practical and constructive program we are your debtors."

BORAH DEMANDS RELIEF IN TAXES

Senator Declares That the Burden Hurts Industry and Causes Moral Setback.

BUT HE FEARS ADDED LOAD

He Says We Pay More Now Than Any Other People—Shocked Over Veterans' Bureau.

Special to The New York Times.

WASHINGTON, Nov. 15.—A demand that the "most heavily taxed people on the globe," the citizens of the United States, be relieved from a tax burden which, he says, is destroying industry and producing a moral retrogression, was made this afternoon by Senator Borah of Idaho. In the same statement, in which he earnestly warned members of Congress of the danger of facing constituencies which had lost faith in them through "continued waste and profligacy" in appropriations, he said regretfully that he did not believe that tax reduction would be the Congressional program, but that he expected instead an expenditure of billions that would still further laod down the taxpayer.

The Senator alluded to the pending investigation of the Veterans' Bureau as an expose of "a shameless saturnalia of incompetency, waste and graft," and as "a groveling exhibition of unconscionable indecency and dishonesty."

The statement of Mr. Borah reads, in part:

of Congress is to relieve the taxpayers of this country of a part of the great burden they are now carrying. This is one thing that Congress can do, and it seems strange that there should be any delay about doing it. We are advised that it is practically possible to reduce taxes to from $350,000,000 to $500,000,000. Senator Smoot, always an advocate of economy, thinks the reduction may go to the extent of $300,000,000.

"To cut down the Government's expenditures and the tax burden to the amount of $300,000,000 would mean much more than the actual amount indicates. It would be of almost incalculable psychological value, giving assurance to the country that Congress was at last considering the interest of those who must pay the bills.

"It is pretty difficult to get actual figures and wholly reliable information as to the taxes in foreign countries, but judging from the facts and data available the people of the United States seem to be the most heavily taxed people on the globe. I believe an investigation of the facts will sustain this statement. When city, county, State and Federal taxes are included, the taxpayers of this country carry a burden which I doubt can be equaled anywhere else.

"The evil effect of this, economically and morally, cannot well be overestimated. It not only discourages enterprise and investments, but it demoralizes the citizen and breaks the spirit of the people.

"But while our duty is perfectly plain and while serious conditions throughout the country plead for reduction, there is little doubt that reduction is not the program. Instead of this being a Congress of economy, it gives the greatest assurance that not only millions, but literally billions will be added to the obligations of the Government and to the load of the taxpayer. We are just now in Washington witnessing the uncovering of a shameless saturnalia of incompetency, waste and graft. Money appropriated for the benefit of the wounded and diseased of the late war has been thrown here and there, as if dollars were waste paper.

"I doubt very much, when everything is considered, the sacredness of the fund and the pathetic needs of the disabled, if a more groveling exhibition of unconscionable indecency, of dishonesty, has ever been disclosed. The peculiar feature of it all is that those responsible for this condition seem to think, since it was public money, only the taxpayers' money, that no great culpability is attached to its criminal waste. I beg to say that that spirit, that view of the use of public money, is marvelously widespread.

"There is a strong indication, however, that the taxpayer himself is about to turn upon his torturer. He is apparently beginning to give evidence of the fact that he is alive and has a deep interest, not unaccompanied with bitterness, in what is going on. But is fortunate if it is so. It may prove a hazardous enterprise for a Congress to face a constituency next year upon which it has piled vast sums in addition to what the constituency is already wrestling with.

"Finally, it ought to be constantly borne in mind that the tax question in this country is no longer merely an economic problem. It is also distinctly and unmistakably a moral problem. Its gravity, its searching, deadening effect upon industry, upon the manner of living, upon education and proper care of children and the maintenance of families, makes it in every sense a moral question. When families all over this country toil all the year through and at least are able to save their homes, even if so fortunate, but must deny their families and their children the ordinary comforts or the educational facilities justly due them, such a life is nothing less than economic peonage."

MARYLAND BANKERS IN LINE.

Financiers in the Counties Support the Mellon Program.

Special to The New York Times.

BALTIMORE, Nov. 15.—Maryland bankers and business men generally approve heartily Secretary Mellon's proposal for income tax reductions. Officials of financial institutions in Cumberland, Frederick, Annapolis, Easton, Cambridge and Havre de Grace visiting Baltimore banks on business in the last few days have joined Baltimore financiers in voicing support of the Mellon plan and in the hope that Congress may act accordingly.

THE NEW YORK TIMES correspondent talked with a number of bankers today on the subject. As an official of the Drovers and Mechanics National Bank put it, there is unanimity among Baltimore bankers in approval of Mr. Mellon's method for the relief of taxpayers. G. Pitts Raleigh, Vice President of the Drovers and Mechanics Bank, said:

"Our bank heartily endorses the stand taken by Secretary of the Treasury Mellon regarding the reduction in taxes, and is in complete accord with his program in this particular. We are also absolutely opposed to the passage of the pending bonus legislation."

Mackubin, Goodrich & Co. declared that Mr. Mellon was on the right track and expressed approval of his course.

"On the score of the advisability, aside from the necessity, of changes along the lines of those suggested by Secretary Mellon," said an official of the old banking house of Hambleton & Co., "it should suffice to call attention to the fact that laws made in time of war should not be retained two, three and four years after such emergency has passed; and again, that if there is any one element which today is responsible for a continuance of high costs that factor is the burden of Federal taxation, whether reckoned in the form of tariff duties or levies upon incomes."

PLAN CALLED FAIR IN OMAHA.

Loan Association Head Says Taxes Hamper Business.

Special to The New York Times.

OMAHA, Nebr., Nov. 15.—Secretary Mellon's plan for reducing the income tax meets the approval of Omaha bankers and business men.

R. C. Peters, Chairman of the board of the Peters National Bank, said:

"I am decidedly in favor of the Mellon plan for tax reduction. I think the present system has driven more money into tax exempt securities than all other reasons combined. The plan promulgated by Mr. Mellon seems to me to be eminently fair."

John F. Flack, President of the Occident Building and Loan Association said:

"Taxes simply must be reduced. Business concerns are now paying so much in taxes that there is not enough left upon which to do busines. Mellon's plans are all right and we are for them."

WANTS TAX CUT AND BONUS.

Most Veterans Would Take Land and Insurance, Says Legion Officer.

Edward E. Spafford, New York State Commander of the American Legion, yesterday issued a statement approving Secretary Mellon's proposal for a reduction in taxes, but asserting that it need not be burdened by a bonus to soldiers. Mr. Spafford said that a tax reduction should be received cordially by every voter in the country. He adds:

"But the questions of taxation and adjusted compensation do not go together. The Adjusted Compensation bill does not provide for a very large cash payment. The other features of the bill, such as paid-up insurance and land settlements, are the attractive features and they are the features which would be taken by most of the veterans of this war."

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590 FIFTH AVENUE - at 48th St.

COOLIDGE TO DEAL WITH TAX REVISION

Continued from Page 1, Column 1.

repair parts and accessories is nothing more than a penalty against individual transportation. To gauge the necessity of this individual transportation one has only to visualize the sudden removal of the motor vehicle from the transportation service of the nation.

The excise tax on motor vehicles, repair parts, tires and accessories, is paid by the user just as certainly as the railroad war tax was paid by the railroad users, or as the war tax on telegrams and telephones is now paid by their users. The motor taxes should be removed for the same sound reasons which justified the removal of the tax on rail transportation and which warrant the Secretary of the Treasury in recommending the removal of tax on telegrams and telephones."

MEMBERS OF CONGRESS GIVE TAX CUT VIEWS

More Senators and Representatives of Both Parties Give Their Stand on Mellon Plan.

Further statements from Representatives and Senators on Secretary Mellon's proposed plan for a reduction in taxes follow:

SENATORS.

FOR THE MELLON PLAN.

Republicans.

ATLANTIC CITY, N. J.—I am in hearty agreement with Secretary Mellon's plans for tax reduction. I do not agree, however, that the proposed reductions cannot be secured if the soldiers' bonus legislation is properly financed.

WALTER E. EDGE,
Senator from New Jersey.

Democrats.

WASHINGTON, D. C.—I heartily approve Secretary Mellon's proposed schedule to reduce income taxes. I am not in favor of the proposed soldiers' bonus bill for uninjured veterans of the World War, though heartily in favor of liberal compensation to injured soldiers and their dependents.

THOMAS F. BAYARD,
Senator from Delaware.

Non-Committal Republicans.

TOPEKA, Kan.—Secretary Mellon's suggestion that taxes be reduced is in the right direction. The people of the country are demanding relief from existing tax burdens, and I think the time has come when substantial reductions can be made without in any way crippling the public service. I shall, therefore, support cuts wherever they can be made with safety. Especially do I feel that amusement taxes and other small taxes of that nature which bear heaviest on the little man, should be removed. I doubt the wisdom, however, of attempting at this time to make reductions in surtaxes.

I cannot agree with the Secretary that the country must get relief from tax burdens at the sacrifice of a bonus for the soldiers of the World War. I fully believe that an economical administration of the nation's affairs will permit the payment of the bonus without any increase in taxes. Indeed, I believe such cuts can be made as to meet the bonus payments and still admit of a saving. I shall favor the enactment of a law granting the bonus, and my judgment is that Congress will pass such a measure during the coming session, and that this action will have the hearty approval of the people. But even though there could be no reduction in taxes, in fact, the bonus should be voted, I firmly believe that the people would still demand the bonus, largely though it be, as a measure of appreciation of the service and sacrifice of the men who offered and gave their all in the war.

ARTHUR CAPPER,
Senator from Kansas.

REPRESENTATIVES.

FOR THE MELLON PLAN.

Republicans.

WASHINGTON, D. C.—I am in hearty accord with Secretary Mellon's proposition to reduce incomes taxes and will support him to the best of my ability.

WILL R. WOOD,
Representative from Indiana.

POTTSVILLE, Pa., Nov. 15.—I would be impressed by any suggestion which Secretary Mellon should make upon financial matters, and I heartily endorse his suggestion of a reduction of taxes as outlined by him. On the other hand I have always felt, and still am of the opinion in reference to the soldiers' bonus, that something ought to be done for those whose sacrifices made it possible for a great many of us to have any income at all—provided this can be done with any degree of feasibility.

GEORGE P. DRUMM,
Representative from Pennsylvania.

Democrats.

I was elected on a platform of a Soldier's Bonus and I am in favor of adjusted compensation. I must pay my compliments to Secretary Mellon. I believe him to be the most astute Secretary of the Treasury in the past two decades. His plan of tax adjustment and reduction is admirable. There was at the end of the last fiscal year a considerable surplus and there will be an exceedingly larger surplus at the end of the present year which would go a great way in payment of part of a bonus.

There should also be a repeal of the tax exempt securities law. This repeal would cause the yielding of a very considerable sum of money and would aid considerably in the payment of a bonus. Consistent with this surplus and the repeal of the tax exempt securities law it might be that a good part of Mellon's plan can be carried out and the bonus paid as well.

EMANUEL CELLER,
Representative from the Tenth New York District.

AGAINST THE MELLON PLAN.

Republicans.

MINNEAPOLIS, Minn., Nov. 15.—I am for the bonus.

THOMAS D. SCHALL,
Representative from Minnesota.

Democrats.

WICHITA, Kan., Nov. 15.—I am willing to vote for a reduction of income taxes, but I am opposed to doing so if it means defeat of the soldiers' bonus, or if it means resorting to a sales tax. I feel the poor man has to bear enough burdens at the present high cost of living without adding to it a sales tax.

W. A. AYRES,
Representative from Kansas.

MERIDIAN, Miss.—I am committed to an adjusted compensation bill. I think it is unfair to connect it with tax reductions. Consider it advisable, however, to reduce taxes on the higher incomes at the present time.

ROSS A. COLLINS,
Representative from Mississippi.

WASHINGTON, Nov. 15.—I favor tax reduction in Congress but I am not in accord with Mr. Mellon's entire program.

W. F. STEVENSON,
Representative from South Carolina.

CARROLLTON, Mo., Nov. 15.—Reduced to its last analysis Secretary Mellon's proposition does not mean a real reduction of taxation but a shifting of taxes from those best able to those least able to pay them in effect, he proposes to relieve those who accumulated tremendous fortunes by profiteering during the World War from their just proportion of Governmental expenses and place an unjust proportion of the public burden on the common people who, as the result of inflation and deflation, are now carrying more than their fair proportion of taxation. His proposal is an ingenious attempt to defeat bonus legislation, which should be enacted if we are to keep faith with those who sacrificed and suffered to preserve free government and civilization.

RALPH F. LOZIER,
Representative from Missouri.

Farmer-Labor.

HAWLEY, Minn., Nov. 15.—Being a Mid-West Representative living where the biggest industry, farming, is being carried on at a loss, I believe that those who earn incomes should continue to pay a tax and am utterly opposed to cutting taxes on large incomes. Opposed to shifting taxes under Secretary Mellon's plan over into other method of taxation, I stand pledged to justice for the soldiers even if taxes cannot be reduced. I will support a plan to issue legal tender notes for the amount of the bonus and I will support any move to make France begin to pay us back what she owes us, that what she owes might be applied on soldiers bonus rather than financing new wars in Europe.

KNUD WEFALD,
Representative from Minnesota.

KISSAMEE, Fla., Nov. 15.—The most important questions that should be considered by the next session of Congress are: first, reduction of taxation so those least able to pay second, a complete revision of income tax returns so at least a lawyer of ten to twenty years experience can make out one correctly; third, a revision of petty obnoxious taxes which I believe cost almost as much, if not as much, to collect as income from same; fourth, an equitable revision of present unfair tariff law.

W. J. HEARD,
Representative from Florida.

NON-COMMITTAL.

Republicans.

PHILADELPHIA, Nov. 15.—My attitude toward the Mellon proposition or bonus will depend entirely upon a study of the subject after proper investigation by the committee.

G. W. ADAMS,
Representative from Pennsylvania.

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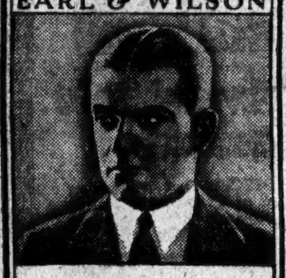

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BROKER WON'T TELL OF SILKWORTH TALK

Truesdell, Member of Bankrupt Firm, Declines to Answer Referee's Questions.

SPECIAL FUND REVEALED

Office Manager Says Raynor Often Got Money and Told Him How to Charge It.

Earl H. Truesdell, member of the defunct brokerage firm of Raynor, Nicholas & Truesdell, declined at a bankruptcy hearing yesterday before Referee Harold P. Coffin to tell the details of a conference which he said he had with William S. Silkworth, former President of the Consolidated Exchange, before the bankruptcy. Truesdell admitted having had the conference, but said that he did not know the month or year in which it was held.

When Referee Coffin asked, "What was the occasion of your meeting him?" Truesdell replied:

"I prefer to advise with Mr. Levis before answering any further."

Robert P. Levis of 42 Broadway is Mr. Truesdell's attorney. He was not present at the hearing.

Mr. Coffin, further on in the examination, asked on what ground Truesdell withheld the answers. "I feel that I ought to consult Mr. Levis," was the reply. "It is not on the ground that it would incriminate or degrade me."

Truesdell, at the outset of the examination, was asked about an item of about $12,000 which appeared on the firm's books under a special account of D. C. Raynor, head of the firm. "Extraordinary expenses and charity," was what the item was charged to, according to Henry W. Becker, accountant for the trustee. Mr. Truesdell declared that he knew nothing about the expenditure of $12,000 for any such purpose.

Mr. Becker testified that $112,000 had been withdrawn from the special account in question. Of this $92,000 was paid to Schmidt and Deery when their business was turned over to Raynor, Nicholas & Truesdell. An additional $10,000 was charged to furniture and fixtures.

"Who was the President of the Consolidated Exchange?" Mr. Coffin asked Mr. Truesdell.

"William S. Silkworth."

"Do you know him?"

"Yes."

"Where did you meet him?"

"In his office."

Truesdell's refusal to disclose the nature of his business before consulting with his attorney followed.

"Did Mr. Silkworth have an account with your firm?"

"Not to my knowledge."

Blaine Nicholas, another partner in the firm, told Mr. Coffin that he had met Mr. Silkworth many times. Every month we sent a report to the Exchange. There were a great many things that came up on which we had to consult the President," he said.

Peter Owens, former office manager, said that he did not know for what the $12,000 was used. "Often Mr. Raynor came to me to ask for money," he said. "I would ask him what to charge it to and he would tell me."

The whereabouts of Raynor are still unknown. The last reports were that he was on his way to Chicago.

Mr. Coffin adjourned the hearing to 2 P. M. next Thursday, and instructed witnesses to appear for further examination at that time.

JEW IS SHOT DEAD IN DUBLIN STREET

Mysterious Murder, Following Similar One a Few Weeks Ago, Causes Anxiety.

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By Wireless to THE NEW YORK TIMES.

DUBLIN, Nov. 15.—The murder of a Jew in the streets of Dublin last night has caused much anxiety in the city. A few weeks ago another Jew was murdered in mysterious circumstances, and as no possible motive can be suggested for either crime the wildest rumors are afloat.

At about 11:30 o'clock last night two Jews named Kahn and Millar were walking along Stamer Street in the heart of the Jewish quarter when they were ordered to halt by two men. They obeyed the command, whereupon they were questioned concerning their names, addresses and religion.

"Are you Jews?" the two men asked, and when Kahn and Millar replied in the affirmative, they were told to run for it. As they ran shots were fired after them and Kahn was killed and Millar slightly wounded.

The assassins made their escape in a waiting motor car.

The recent murder of a Mr. Goldberg in St. Stephen's Green took place in almost identical circumstances. He was on his way home with a friend when he was accosted by two men who shot him dead and wounded his companion.

The Jewish community is greatly alarmed, and the whole city is shocked.

SUBWAY TIED UP BY FIRE.

Smoke Fills Train, but Fireman Aboard Calms Passengers.

Just as a downtown local train of the Lexington Avenue subway left the Thirty-third Street station a little before 6 o'clock last evening there was a flash from a short circuit under the second car and the insulation in the motor box took fire. Clouds of smoke filled the cars and the tunnel, frightening passengers. A fireman on board took charge, had the passengers discharged at one station and at another called fire apparatus. For more than half an hour service on the downtown local tracks was suspended and express service was held up by local trains which were switched to its tracks at Forty-second Street.

The eight-car train, with William Boland at the controller, was crowded. At first passengers paid little attention to the delay when the train was stopped, but soon the nauseating smoke was pouring through the cars. Some got up from their seats and pushed toward the doors. Here Fireman James J. O'Brien of Engine Company 31, Lafayette and White Streets, took charge. He instructed guards to keep the doors closed and told Boland to go on to the Twenty-eighth Street station. Then he went through the train and reassured the passengers. At the next station O'Brien and the guards saw the passengers disembarked with little confusion.

The train moved on in the hope of getting to Fourteenth Street, but the smoke became so dense O'Brien ordered it stopped at the Eighteenth Street station. There the fireman called the Fire Department and the blaze was put out in ten minutes.

In the meantime thousands were delayed. Station guards had difficulty handling the huge crowds in the intermediate stations.

The $14,000 Payroll in Illinois.

COLLINSVILLE, Ill., Nov. 15.—Three bandits held up two clerks of the Consolidated Coal Company here today and escaped with $14,000 of payroll money. The bandits, armed with a riot gun and two revolvers, acted so quickly the clerks, Ernest Meyer and Albert Jane, told the police they had no opportunity to resist. The bandits' car drove away in the direction of East St. Louis, ten miles away.

B. Altman & Co.

Distinctive Appointments for the Thanksgiving Table

that will enhance the charm of a day especially dedicated to home

The gleam of snowy linen, bright new silver, and soft candle-light glowing in a proper setting, adds the last touch to a dinner that fittingly expresses the friendly spirit of Thanksgiving Day

An interesting showing is now being made in Fine Damask Table Cloths and Napkins, Decorative Linens, Quality Silver, and Lovely Table Decorations, that are individual and correct examples of table necessities for the discriminating hostess

Madison Avenue-Fifth Avenue, New York
Thirty-fourth Street — Thirty-fifth Street

Lord & Taylor

FIFTH AVENUE

TELEPHONE FITZROY 1900

Misses' Fur-Trimmed Coats $110

With the Paris Godet

The smartest coats in our November Sale have adopted Paris styles and adapted them to the American taste. The front or side godet, the tubular silhouette, the ripple front, are among the styles. They are correct coats for misses and small women. Black, brown, grey, blue, trimmed with beaver, fox, wolf.

Other fur-trimmed coats from $75 to $350

A Clearance of Misses' Suits

All our two and three-piece suits, plain and fur-trimmed. Sports, tailored and semi-formal suits. Greatly reduced in price.

$29.50 — Sports suits of fine British fabrics—made in single and double breasted styles.

$49.50 — Two and three piece suits, smooth surfaced or deep pile fabrics in winter colors.

$49.50 — Fur-trimmed sports suits with fur collars of squirrel, beaver, skunk and raccoon.

$75 — Two and three piece dress suits, the latter with silk blouses, all with luxurious furs.

$125 — Three piece costume suits with generous fur collars and cuffs.

$149.50 — Model costume suits of handsome fabrics with beautiful furs.

THIRD FLOOR

Broadway **Saks & Company** at 34th Street

For the Yale-Princeton Game At New Haven Tomorrow—

A RACCOON FUR COAT

Here is a value that has no equal in New York

at 198.50

THESE raccoon coats are for men who go to football games — who motor — who generally spend much time out of doors during the cold Winter months. They are made of full dark pelts in ankle length loose models so as to be worn with comfort over heavy clothes. They will last for years and years—their quality and tailoring is so excellent.

The demand for raccoon coats was such last year that we made up our minds then and there to prepare for this year—that we might be able to offer values as exceptional as these. We bought at the right time—we offer at the right time—it but remains for you, the man who wants one, to buy at the right time also.

New York's largest collection of Raccoon Coats for Men—prices up to 465.00.

SAKS AND COMPANY—SIXTH FLOOR.

The RIGHT IMPRESSION

The world sees you as you are. Appearances identify your character in the eyes of those you meet. A good reason why men should be careful about choosing shoes that give the right impression of their worth. Well dressed men choose Florsheim shoes instinctively, knowing that throughout their long term of service, Florsheim shoes will always be eloquent of the wearer's taste and appreciation of values.

The Florsheim Rialto

$10

The Florsheim Shoe Stores

1577 Broadway (Second Theatre Building) — 149 W. Forty-Second St. (Two Doors East of Broadway)

One Hundred and Fifty Florsheim Dealers in Greater New York
"THERE IS ONE IN YOUR NEIGHBORHOOD"

FOR THE MAN WHO CARES

TESTIFIES SHEEHAN TRIED 'LOG-ROLLING'

Hannig Replies to Charges Against Him by Ousted School Examiner.

POLITICAL FAVOR HINTED

Ex-Chairman Accused of Seeking to Help Relative of City Official Get Job.

That Joseph M. Sheehan, former Chairman of the Board of Examiners, had suggested "log-rolling" to aid a relative of a high city official who was a candidate for a license as a principal in the city school system was charged yesterday by William A. Hannig, a member of the Board of Examiners, who testified at the investigation of the examiners by the Board of Education.

Mr. Sheehan was ousted as Chairman of the board last Winter by the six other examiners, who accused him of irregularity. The investigation of the examiners resulted, and since last Summer charges and counter charges have passed between Mr. Sheehan and his colleagues.

Two additional charges of irregularity in passing on appeals of rejected candidates for first class licenses as teachers were made against Mr. Sheehan yesterday by Mr. Hannig. Mr. Sheehan denied "absolutely and positively" the allegation of "log-rolling" as well as the other charges.

Mr. Hannig made this accusation in concluding several hours of testimony in denial of charges made against him and other examiners at the hearing last week by Mr. Sheehan. Mr. Hannig quoted Mr. Sheehan as saying, in presenting him the appeal paper of the woman candidate for a principalship: "I want you to give this appeal careful consideration, and let me remind you of the tremendous political power this candidate can wield."

Mr. Sheehan then expressed himself as impressed by the fact that the candidate, though strongly backed politically, had not made use of this power, asking only that her case be judged on its merits, Mr. Hannig said. Then he quoted Sheehan as saying, "If this appeal goes through, it will stand us in good stead because I intend asking an increase of salary for members of the Board of Examiners."

Mr. Hannig denied charges by Mr. Sheehan that the other members of the board had conspired against Mr. Sheehan to make James C. Byrnes, another examiner, permanent Chairman. The next hearing was set for Monday at 2 P. M.

FAR NORTHERN WASTES DEPICTED IN FILMS

Pictures of Captain Hammer's Flights From Spitzbergen May Assist Amundsen.

Motion pictures taken over the far northern wastes as far as the eighty-third degree were shown yesterday for the first time at a projection room in the Interocean Building in West Forty-second Street. The flights were under the command of Captain Hakon Hammer, who made Spitzbergen his base. It was explained that the pictures might assist those who accompany Captain Roald Amundsen when he attempts to fly to the North Pole next year.

It is explained in the subtitles of these pictures that one is looking upon craters, ice cliffs and mountains that have never before been seen by human eyes. Twenty-one flights were made in all, and the longest lasted about seven and one-half hours, covering a distance from Spitsbergen and return of about 750 miles. Except for one or two sequences nothing living is shown in these pictures, which take up about half an hour. Maps are included on the screen for the purpose of explaining the route taken.

Captain Hammer explained that in the first instance the flights were made with the idea of rescuing Amundsen, then in Alaska, contemplating a flying trip to the pole. Captain Hammer said that Amundsend's machine would never have been able to cover the entire distance from Alaska to Spitsbergen. Captain Hammer added that his flight was in a northeasterly direction and that when he turned back he was about 600 miles from the Pole. He said he made flights in April and May last year, there being, of course, constant daylight, the temperature averaging about zero. Captain Hammer will accompany Amundsen on his flying polar trip next year, when Dornier machines will be used. These machines are made in Italy and Germany. In the longest flight the altitude averaged more than 4,000 feet, but for certain periods they had to go up to nearly twice that altitude to clear the high peaks.

As might be expected these pictures are only interesting because of the explanations as to where they were taken. The high mountains, and the expanses of water do not differ much from those which might be taken in any other uninhabited northern zone.

STOKES SEARCHES RECORD.

Seeks Date of Marriage in Jersey City, but Search Fails.

W. E. D. Stokes visited the New Jersey Board of Health, in the County Court House, Jersey City, yesterday, in an effort to find a record of his application for the marriage license prior to his marriage to Miss Helen Elwood, Feb. 11, 1911. No records were found, and he was told to communicate with the Bureau of Vital Statistics at Trenton, N. J.

From his questions, clerks in the Health Department inferred he was attempting to find records which might invalidate his marriage. When seen in the office of Isidore Gainsburg, his attorney, at 291 Broadway, later, Stokes denied any such step and refused to state specifically why he traveled to Jersey.

"I wanted to find out just when the certificate was issued," he said, "in order to check up another transaction. It is impossible to remember dates so far back unless one has a diary. I know that the marriage took place on Feb. 11, 1911, and I wanted to find out how long before that the certificate was issued."

County officials to whom Stokes spoke asserted he was especially anxious to know what the law was in 1911 concerning the time that must elapse between the issuance of the license and the actual performance of the marriage ceremony. This was performed by the Rev. John L. Scudder, who was pastor of the First Congregational Church in Jersey City at that time, but is now said to be living in Hollywood, Cal.

Mr. Stokes asked the clerks if the present law, requiring the lapse of seventy-two hours between the application for a license and the actual marriage, was in force twelve years ago. He was informed that in 1911 there was no required interval. He inquired also as to the number of witnesses required. After leaving the Court House he went to the City Clerk's office in the City Hall, where he was again unsuccessful in getting the information.

Clerk Patrick McGlynn, who issued the license, said the application had been lost, with other records, in 1913.

"If you recall, when I applied for my license no woman accompanied me," said Stokes.

"No, you're all wrong," replied McGlynn. "You were accompanied by a very beautiful red-headed woman and some big man from New York whom I don't remember. If you want to remember it better, you paid the $1 fee in four quarters which you laid on this counter. When you went out you told me not to say anything to the newspaper men and you would stop back and see me later. Then you went out into your car after saying that you would be married by the Rev. Dr. Scudder."

Though Stokes got little information, his trip was not entirely futile. Instead of taking his own hat he picked up a hat belonging to Henry Untereiner, clerk in the Department of Health office. When told about this at Mr. Gainsburg's office, Stokes said the clerk had gone out fishing.

B. Altman & Co.

An Important Display of

Men's Silk Mufflers

(imported and American-made)

will be found on the First Floor

This collection of Knitted Silk Mufflers far exceeds in beauty and assortment any showing made by B. Altman & Co. in previous years, and contains an engaging variety of novelties and plain colors, in crepe, crochet, elastic and plain-stitched effects, at prices ranging from

$5.00 to 22.50

Cut-out monograms may be embroidered in knitted silk mufflers to enhance their value as Holiday gifts

(First Floor, Fifth Avenue entrance)

Madison Avenue - Fifth Avenue
34th and 35th Streets New York

JUST RECEIVED A TREMENDOUS STOCK OF

MAH JONG SETS

Direct from China

This shipment was received too late to fill our wholesale orders. We are therefore forced to sacrifice these MAH JONG sets regardless of original prices.

DON'T MISS THIS SENSATIONAL OFFER!

MAH JONG

Lowest Prices In New York

IMPORTED BONE & BAMBOO TILES

Beautiful sets with tiles of bone and bamboo, emblazoned with characters of the Orient. Fine cases.

FREE Complete Book of Instructions.

$12.75

Sold Elsewhere for $19.75

MAH JONG SETS

Sold Elsewhere for $35.00

An extra fine imported set in a Mahogany case, with elaborately carved work in brass. Five drawers, dust-proof cabinet with heavy brass trimmed door and two handles. Tiles are of heavy bone and bamboo, beautifully carved and hand painted. SPECIAL at this remarkable low price, $19.75

$19.75

Sold elsewhere for $35.00.

Other MAH JONG SETS From $6.75 to $350.00.

FREE Complete Book of Instructions

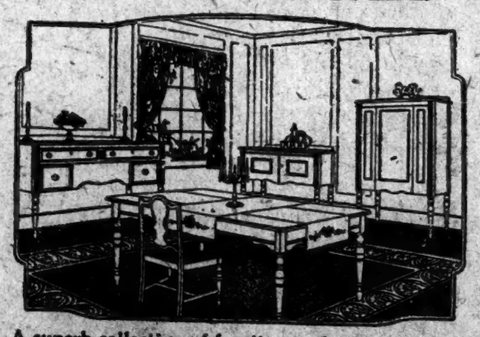
If you cannot call we will be glad to ship set by mail; send check or money.

FIFTH AVENUE GIFT SHOP

263 FIFTH AVENUE SOUTHEAST CORNER OF 29TH STREET, NEW YORK

The Geiger & Braverman

REMOVAL SALE



A superb collection of furniture reduced up to 50% from former moderate prices, prior to removal to Forty-fifth Street. The sketch illustrates:

10 PIECE DINING ROOM SUITE OF BURL WALNUT

$385

from $525

Over 30 Years a Place of Beautiful Furniture

Geiger & Braverman

Furniture Company

Between Fifth & Sixth Avenues 49-51 WEST 23rd STREET Established in 1893

The Tailored Woman INC.

622 Fifth Avenue at 50th Street

Semi-Annual Clearance

Sale--Saturday

Fur Trimmed Coats and Tailored Dresses

Store opens Saturday morning at 8.30 for this unusual event. Merchandise offered will be taken from our regular stock and marked down as much as one third and one half off.

Coats 98.50

22 models each different from the other in exclusive imported materials with fur collars (some styles with fur collars, cuffs and borders) of Fox, Beaver, Squirrel, Badger, Lynx, Opossum and Natural Muskrat. These coats are hand-tailored and silk lined throughout and warmly interlined. Considering the high cost of fabrics, furs and labor, these are the best values ever offered by The Tailored Woman.

Dresses

25.00 - 35.00 - 45.00

The models, materials and tailoring were never priced so low before. These dresses will appeal to women of taste and refinement as we always exclude the bizarre and extreme in style, fabric and tailoring. Included are models in navy, brown and black twills, fine plaids and French wool Jersey, in sizes 14 to 42, and the prices in our stock will be one third to one half lower tomorrow—Saturday—than they are today.

PECK & PECK

Peck & Peck

North Wind

IT SOUNDS like a player in a Mah-Jongg game, this new alpaca sweater of Peck & Peck's, but the only point it has in common with Mah-Jongg is that they both bid fair to be popular with our best people this winter. For North Wind is admirably suited for comfort in the chilly days of fall, and is just as good looking as if it were the most impractical sweater in the world. Innumerable colors. $18. Plain color knitted skirt to match, $15.

PECK & PECK

587 Fifth Avenue *501 Fifth Avenue*

Chicago Newport Southampton French Lick Palm Beach

PECK & PECK

CHARLES G. NORRIS'S New Novel

BREAD

is one of the big novels of recent years. No novel yet written gives in such interesting and accurate detail the problems of the woman clerk.

$2.00, postage extra.

E. P. Dutton & Co., 681 5th Av., N.Y.

NR

BILIOUSNESS—SICK HEADACHE call for an NR Tablet (a vegetable aperient) to tone and strengthen the organs of digestion and elimination. Improves Appetite. Relieves Constipation.

Used for over 50 Years

Oct. 4 25c Box

Chips off the Old Block

NR JUNIORS—Little NRs

One-third the regular dose. Made of same ingredients, then candy coated. For children and adults.

SOLD BY DRUGGISTS

DUTTON'S CHRISTMAS BOOKS

Our patrons are earnestly advised to make their purchases early. Bookselling requires a sympathetic knowledge of books and editions. It is impractical to have any great number of competent sales people. We urge our patrons to make their purchases early.

681 FIFTH AVENUE

Lord & Taylor

FIFTH AVENUE

TELEPHONE FITZROY 1900

Silk Umbrellas

$5.95

A Special Purchase

Women's wood shank umbrellas of heavy quality satin bordered taffeta in a range of desirable colors. Bakelite handles, tips and ferrules. Wrist strap, cord or ring. Complete with cover, $5.95

Men's heavy taffeta umbrellas with wood shank and close rolling paragon frame. Prince of Wales handles of various smart woods. Complete with cover, $5.95

This is an opportunity to select an excellent umbrella for your own use or for a gift at an exceptionally reasonable price.

GROUND FLOOR

Blue Ribbon Furniture

Pre-Thanksgiving Sale Dining Furniture

AT GREATLY REDUCED PRICES just when you want it most! Take your choice of 12 beautiful Suites at an average saving of $140.00 from our usual low prices. For example:

LOUIS XVI. SUITE, Gray Oak, with Polychrome decoration; oblong table; chairs upholstered in brown Spanish leather. 9 pieces. Formerly $187.50; now..... $137.50

QUEEN ANNE SUITE, in American Walnut combination; oblong table; chairs upholstered in blue Spanish leather. 9 pieces. Formerly $349.50; now..... $255.50

HEPPLEWHITE SUITE, in Antique two-tone Mahogany combination, with Polychrome decoration; oblong table; chairs upholstered in figured Velour. 10 pieces. Former price $556.00; now..... $445.00

ITALIAN RENAISSANCE SUITE, in dull finished American Walnut combination; Buffet and Server have inserted glass tops; oblong table; chairs upholstered in Tapestry on seats and backs. 10 pieces. Formerly $847.00; for this week..... $616.00

Come in to see these suites this week. You will be delighted with them—and with their price!

Ask About Our DEFERRED PAYMENT on the BUDGET PLAN

Buckley-Newhall Co

BLUE RIBBON FURNITURE

Sixth Avenue at 41st St.

OPPOSITE BRYANT PARK

Store Open Saturday Evenings Until 9:30

The Fifth Avenue Shop

349 Fifth Avenue at 34th Street

For Friday and Saturday

HUNDREDS OF SMART NEW HATS

presenting an exceptional collection at a very special feature price!

$5

Exact Reproductions of Fashion's Newest Models.

Beautiful quality Satins, Faille Silks, Metallic Laces and Cloths, handsomely trimmed and of the newest Fashion decreed colors.

1823 **CENTENNIAL** 1923

of the John Wanamaker NEW YORK STORE Formerly A.T. STEWART

Astor Place at Ninth Street — *Store Hours now 9 to 6* — *Telephone Stuyvesant 4700*

Opening Today with Hundreds of GOLDEN SALES

From the Founder's Writings

This First Great Store of New York Founded 1823 by A. T. Stewart

maintains the distinctive character it had in Mr. Stewart's lifetime, to which has been added the life and spirit of Mr. Stewart's old friend, the Founder of all our undertakings in New York as well as Philadelphia.

The prosperity of this business since the new sign was placed at the corner of Ninth Street and Broadway on the old A. T. Stewart building a quarter century ago—

JOHN WANAMAKER formerly A. T. STEWART

is still there. Across Ninth Street from Broadway to Fourth Avenue the big New Building, more than twice as high as the Stewart building, looms up, doing a noble part as a stanch witness to the enduring principles of the two founders of this great, ever-increasing business.

Mr. Stewart's first quality of merchandise
A fair price and but one price
An art in Storekeeping distinctly different from a mere warehouse of merchandise
A wide civic and national vision

fixed a famous leadership that has not died and never will.

The A. T. S. and J. W. flags of business principles are nailed to the mast as business signals to the public.

(Signed)

John Wanamaker

SILKS

Smart black silks, $2.45 yard for $3.50 to $5.50 grades. Including moire crepe, faille crepe, crepe de chine, satin Canton, satin charmeuse, plain satins, crepe meteor. 39 and 41 inches wide.

Satin Canton crepe, $1.95 for $3 grade. Black only. 38 and 40 inches wide.

Colored silks, $2.95 for $3.85 and $4.50 grades. Satin Canton crepe and satin crepe charmeuse, 40 and 44 inches wide. **Street Floor, Old Building.**

* * *

DRESS FABRICS

$2.75 yard for $5.50 broadcloth. 54 inches wide; 25 colorings and black.

$1.25 yard for $1.65 French twill flannel. 27 inches wide; in new greens, reds, browns, blues, navy blue and black.

$2.75 yard for $4.50 Velours de Laine. 54 inches wide; in the new colorings.

$2.45 yard for $4.50 Imported plaids. 54 inches wide; in blue and green combinations.

$2.75 yard for $4.50 Wool Crepe Raye. 48 inches wide; in colors and in navy blue, black and brown.

$1.35 yard for $1.75 Twill serge. 40 inches wide.

$1.10 yard for $1.50 Tartan plaids. 40 inches wide; in smart blue and green combinations. **Street Floor, Old Building.**

* * *

CLAIRE PERFUMES

$1.95 bottle for $2.75 Paris perfume in chypre, violet, muguet and a bouquet scent. **Street Floor, Old Building.**

"To make one's mind a pleasant place to spend one's leisure—that is the Art of Life."

The Third Annual BOOK WEEK
in the
WANAMAKER AUDITORIUM
An outstanding literary event
Programs daily at 2:15 P. M.
AUTHORS APPEARING
Friday, the 16th
JOHN FARRAR, Chairman
Robert Haven Schauffler
Charles Divine — *Arthur Guiterman*
Paul Rosenfeld — *John Weaver*
Rollin Lynde Hart — *Ethel M. Kelley*
Arthur S. Hildebrand
Christopher Morley — *Carolyn Wells*
ADMISSION FREE
First Gallery, New Building.

WOMEN'S COATS

100 Fur Trimmed Coats, $69 for $98 to $145 grades. Soft pile fabrics trimmed with fox, wolf, gray squirrel, viatka squirrel, lynx, beaver and other furs.

Second Floor, Old Building.

* * *

WOMEN'S GOWNS

67 Black Silk Velvet Gowns, $65 for $85 to $95 grades. For afternoon and evening—long sleeves, short sleeves and sleeveless; trimmed with fur borders, rhinestone buckles, deep fringe or in severely plain models. Sizes 34 to 44.

Second Floor, Old Building.

* * *

MISSES' FUR-TRIMMED COATS

$75, $95 and $125 for $95 to $175 grades. Full length and three-quarter length—200 of them made to our order in Rodier materials and in smooth-finish cloths as well as in marvella, gerona, tarquina and oriona.

Also, 100 sample coats for sports and street wear.

Second Floor, Old Building.

* * *

ALASKAN SEAL COATS

$595 and $695 for $795 and $895 grades. Each skin bears the United States Government stamp showing that it is genuine Alaskan seal. Full length coats in the straight wrap-around silhouette with slight fullness at the bottom. $695 coats have large collars and cuffs and sometimes borders of kolinsky or natural lynx.

Second Floor, Old Building.

* * *

MILLINERY

$8 for Women's $12 Hats, including the newest versions of the cloche and turban. Lustrous satins, fine felts and velvets in the new and approved colors. Trimmings are very simple.

Second Floor, Old Building.

* * *

WOMEN'S SHOES

$10 for $14 to $18 grades. Two-strap walking shoes of brown or black calfskin; one-strap pumps, with cut-out sides, of black suede and patent leather; another model with broad strap over the instep, of brown and gray suede and dull black calfskin.

$8.45 for $12.50 to $14 grades. Cut-out sandals of black velvet and a two-strap model in brown and black suede and patent leather.

First Floor, Old Building.

* * *

SHEER SILK STOCKINGS

$1.75 for $2.75 to $7.50 grades. 4,000 pairs in the leading shades for street and evening and in black and white. Plain, sheer, exquisitely knitted stockings, some with lace insteps, some in heavier weave with stripe-rib open work and some with open work side clocks.

Street Floor, Old Building.

* * *

WOMEN'S STRAP-WRIST GLOVES

$1 for $1.50 duplex fabric gloves.
$1.85 for $4.50 suede and glace gloves.
$2.25 for $4.25 suede gloves.

Street Floor, Old Building.

* * *

WOMEN'S SPORTS COATS

$25 for $45 Great Coats, smartly tailored of imported woolens in dark colorings with plaid backs.

First Floor, Old Building.

* * *

SHEETS AND PILLOW CASES

Cotton sheets and pillow cases—the Cohasset brand—extra heavy, bleached standard sheeting, free from dressing or filling.

Sheets—from $1.15 for the $1.50 grade (54 by 90 inches) to $2 for $2.60 grade (90 x 108 inches).

Pillow cases—from 35c for 45c grade (42 by 36 inches) to 48c for 60c grade (50 x 38½ inches).

Sheets of a grade not quite so fine, but still excellent, 95c to $1.85 for $1.25 to $2.10 grades.

Pillow cases, 29c for 40c grades.

First Floor, Old Building.

A HUNDRED YEARS AGO IN LITTLE OLD NEW YORK

ORIENTAL RUGS

91 Beloochistan rugs, average size 3x5 ft., $15 each.

500 Beloochistan rugs, a few Mosoul and Khiva and some Anatolian rugs in prayer design, ranging from 2.6x4.6 ft. to 6.3x3.4 ft., $21.

200 Mosoul, Hamadan, Guendjis and Kazak rugs, both washed and unwashed, in sizes from 6.6 ft. x 3.6 ft. to 8.6 ft. x 3.8 ft., $33.

50 Persian Mahal, Persian Gorevan and Khiva Bokhara rugs, averaging 9 x 12 ft., $195.

Fifth Gallery, New Building.

* * *

MODERN RUGS

Imported seamless Wilton rugs of wool and worsted yarns.

Size	*Regular Price*	*Sale Price*
27 in. x 60 in.	$ 11.50	$ 7.50
3 ft. x 6 ft.	$ 12.50	$ 8.75
3 ft. x 6 ft.	$ 16.50	$11.00
6 ft. x 9 ft.	$ 40.00	$26.50
6 ft. x 9 ft.	$ 50.00	$33.50
9 ft. x 12 ft.	$ 75.00	$50.00
9 ft. x 12 ft.	$120.00	$80.00

$50 for $70 seamless jacquard Axminster rugs, 9x12 ft.—slight imperfections in the weave.

150 ROYAL WILTON RUGS

Size	*Regular Price*	*Sale Price*
8.3 ft. x 10.6 ft.	$ 95.00	$ 71.25
9 ft. x 12 ft.	$100.00	$ 75.00
9 ft. x 12 ft.	$150.00	$ 94.50
9 ft. x 15 ft.	$170.00	$127.50
11.3 ft. x 15 ft.	$255.00	$191.25

CARPET RUGS

52 made up rugs of chenille Wilton velvet and Axminster carpets—all seamless.

$14 for $24 velvet rugs, 5x9 ft.—ranging up to $150 for $214 chenille rugs, 12x14 ft.

CARPETS

2,000 yards broad loom Axminster carpets, 9 to 15 ft. in width; $5.75 square yard for $7.75 grade.

500 yards velvet carpet, $1.95 yard for $2.75 grade. **Seventh Gallery, New Building.**

* * *

BLANKETS

All wool blankets, plaid effects in block designs, double bed size, 5 lb. weight, $8.85 pair.

Cotton and wool blankets, single bed size, $5.75 pair. **First Floor, Old Building.**

* * *

MATTRESSES

$50 for $76 hair mattresses—super extra black drawing hair.

$37 for $50 hair mattresses—pure South American horse hair.

$30 for $43.50 Kapok mattresses.

$15 for $25 felted cotton mattresses.

Sixth Gallery, New Building.

* * *

RADIO SETS

$70 for $130 circuit regenerative tuner with complete equipment.

$2.75 for $5 headphones.

First Gallery, New Building.

1,000 DINNER SETS

$15.75 for $25 to $32.50 English and American porcelain sets.

$22.50 for $40 American porcelain sets

$38 for $49.50 to $85 English and American porcelain dinner sets.

$48.50 for $75 imported china dinner sets.

$75 for $100 to $150 French and other china dinner sets.

$245 for $350 wide encrusted gold dinner sets of French china.

$275 for $380 Pouyat dinner sets from France.

$325 for $450 wide encrusted border dinner sets of Vignaud china.

$450 for $615 Royal Doulton English bone china dinner sets encrusted with gold.

$495 for $625 Cauldron English bone china dinner sets. **Second Gallery, New Building.**

* * *

UPHOLSTERIES

$17.50 pairs for $28 portieres of deep pile lustrous velours, reversible, 2½ yards long, 28 inches wide, finished with a deep French fold down the front and overlocked seams. 12 combinations of blue, mulberry, rose, taupe, brown and red.

$2.75 yard for $4 sunfast Armure, reversible, 50 inches wide, in dark blue, Chinese blue, mulberry, rose, orchid, brown, gold.

$2 yard for $3.50 sunfast damask, 50 inches wide, 12 color combinations.

$2.75 yard for $4 and $4.75 cotton tapestry for furniture coverings. 50 inches wide.

$4 yard for $7.50 tapestry of wool and cotton, of all cotton, of fibre silk and cotton.

$3.75 yard for $5.25 and $5.75 silk damask, slightly mixed with cotton, 50 inches wide.

$1.95 yard for $3 casement cloth, guaranteed sunfast, woven of fibre silk and mercerized cotton yarns. 50 inches wide.

Fourth Gallery, New Building.

* * *

HOUSEKEEPING LINENS

Crown linens which since the generation of A. T. Stewart have been standard with this store.

Tablecloths from $5.85 to $12 for $7.50 to $15.50 grades, according to size.

Napkins to match, $6.75 to $8.75 dozen for $7.75 to $10.50 grades.

Linen damask by the yard—71 inches wide—$2.65 a yard for the $3.50 grade.

Silver bleach damask by the yard—$1.50 and $2 for $2 and $2.50 grades.

Silver bleach napkins—$4.50 dozen for $6.75 grade.

Fully bleached napkins—$6.75 for $10.50 grade.

Carving cloths—$1 each for $2 grade.

First Floor, Old Building.

* * *

THE NEEDLEWORK STORE

15c ball for 40c to 80c wool—Shetland floss, silk-and-wool, lustre floss, fourfold Germantown, Scotch knitting yarn, vigola, heather yarn, Spanish yarn, silver crepe and clair de lune.

$4.75 for $5.75 to $6.50 bed lights.

$1 for $1.75 tapestry glove and handkerchief boxes.

$7.95 for $14 velours pillows.

$4.50 for $6.95 velours pillows.

$5.95 for $8 satin pillows.

First Floor, Old Building.

DINING-ROOM SUITES

70 Dining-room suites at half price. Matched suites of ten pieces, in three designs, of walnut, and one of Italian finished oak.

$145 for $301 suites.
$160 for $385 suites.
$222.50 for $445 suites.

LIVING-ROOM SUITES

300 Living-room suites of three pieces, with spring cushion seats and web bottoms.

$175 for $264 suites, upholstered in tapestry.

$195 for $300 suites, upholstered in figured silk velours.

$225 for $311 suites, upholstered in tapestry and mohair.

Fifth and Sixth Galleries, New Building.

* * *

PIANOS AND PLAYER-PIANOS

56 Pianos and player-pianos of recognized excellence, all guaranteed by John Wanamaker.

$295 for $450 Lindeman piano.
$395 for $500 Monarch player-piano.
$595 for $800 Howard grand piano.
$595 for $750 Schomacker upright piano

First Gallery New Building.

* * *

TALKING MACHINES

Victor Victrolas in recently discontinued patterns, $175 to $675 for machines that were $225 to $1,275.

Sonoras from $100 to $165 for machines that were $125 to $200.

CONSOLE PHONOGRAPHS

$75 for $100 two-tone mahogany or walnut phonographs in a fine console cabinet.
$50 for $75 console phonographs.

First Gallery, New Building.

* * *

GIRLS' and JUNIORS' COATS

Mostly fur trimmed—$23.50 to $89.50 for $32.50 to $145 grades. Straight-line, circular and flare models, of camel's hair cloth; chinchilla; double-faced, plaided and striped coatings and fleeces; Marvella, Gerona, and other soft pile materials.

Second Floor, Old Building.

* * *

ON THE JUVENILE FLOOR

$13.75 for boys' $22.50 all-wool overcoats, sizes 12 to 18 years—in gray, brown and tan mixtures.

Same overcoats for boys 3 to 12, $11.75 for $18.50 grade.

$9.65 for boys' $12.75 all-wool suits with full cut, full lined knickers; sizes 7 to 18 years.

$3.95 for girls' $5.95 hand-made French dresses of dotted swiss—sizes 2 to 6 years.

$12.75 for $17.50 brother-and-sister coats of chiffon velours—1 to 3 year sizes.

Hand-made French dresses, for baby boys and girls 6 months to 2 years; $1 to $2.75 for $1.65 to $3.95 grades—made of fine white nainsook.

Our entire stock of nursery furniture at ten to twenty-five percent less.

Babies' bedding—one-fifth to one-third less.

Third Floor, Old Building.

* * *

CHILDREN'S SHOES

$3.25 to $4.95 for $4.50 to $8 grades.

First Floor, Old Building.

* * *

WARDROBE TRUNKS

$44 for $54 Mendel Wardrobe Trunks, full size, equipped with 12 hangers and 4 drawers, shoe box, laundry bag, ironing board and electric iron holder.

$41 for $51 Mendel Wardrobe Trunks, three-quarter size.

SEWING MACHINES

$37.50 for the $55 Wanamaker Sewing Machine; vibrator type; drophead automatic lift; with full set of nickel-plated attachments—sold on deferred payment plan if desired.

$55 for Western Electric Sewing Machines—$70 grades. Portable sewing machine; regular size sewing machine with head mounted on a compact base; can be placed on table—sold on deferred payment plan, if desired.

ELECTRIC APPLIANCES

$5.65 for $7.50 electric heaters, complete with cord and plug.

$4.50 for $6.50 Hot Point Electric Irons, 5 lb. size; full nickel plate, complete with asbestos cord and plug.

Seventh Gallery, New Building

Read First!

ALL of the Centennial Sales open today—all the merchandise will be on sale today.

* * *

As there are literally HUNDREDS of these sales, only bare mention can be made of each—it requires EIGHT NEWSPAPER PAGES to give even SOME of the details.

* * *

These EIGHT NEWSAPER pages, in the form of a Centennial Bulletin, giving you a complete record of the sales, will be handed to you as you enter the store.

* * *

The CENTENNIAL BOOK will be distributed free in the Rotunda of the original Stewart Building (now called the old building) where Stewart relics will be displayed. This book of 100 pages and pictures tells the story not only of this business during the past hundred years but also of New York City during its three hundred years.

* * *

The SCENES FROM "LITTLE OLD NEW YORK" the famous motion picture featuring Marion Davies, now exhibiting at the Capitol Theater, will be shown daily at 3 in the Wanamaker Auditorium by courtesy of the Cosmopolitan Productions. It gives the atmosphere of New York of a hundred years ago, when A. T. Stewart opened his first store.

MEN!

MEN'S OVERCOATS

500 British made overcoats of Crombie fabrics, $58 for the $85 grade—double-breasted ulsters and single-breasted box overcoats in 20 patterns. Lined with satin. Sizes from 34 to 46—for men and young men.

MEN'S (Two-Trouser) SUITS

$42 for the $60 to $65 grades—two and three button single-breasted coats of cheviots, worsteds, cassimeres in hundreds of patterns. Others from 34 to 46—for tall, short, stout and regular sized men.

MEN'S SHIRTS

$1.85 for $2.50 to $3.50 shirts of fine broadcloth in plain tan, white or gray and of woven or corded madras in a variety of stripings.

MEN'S NECKTIES

55c to $1 neckties of silk and a few wrinkle-proof ties of silk and wool.

MEN'S PAJAMAS

$1.85 for $2.50 pajamas of domet flannel, woven madras, and Fruit of the Loom muslin.

MEN'S GLOVES

$1 for $3 washable chamois gloves from France.

$2.95 for $4.50 mocha gloves in gray only.

MEN'S UNION SUITS

$1.65 for $2.50 and $3 suits of cotton.
$2.15 for $3.50 suits of cotton and wool.
$2.75 for $3.75 and $5 suits of cotton and wool.

MEN'S SOCKS

$1.50 for $2.50 imported socks of wool, silk and wool and artificial silk and wool.

$1 for $1.50 silk socks.

MEN'S SHOES

$5 for $7 grades—low shoes of tan or black calfskin and Norwegian grain; high shoes of black and tan Norwegian grain and of black kangaroo.

MEN'S HATS

$3.45 for hats of the $5 to $6.50 grades. In the shapes and colorings of this season, many of them lined with silk. Sizes for all men.

Street Floor, New Building.

BRINGS PLEA TO AID NORTHWEST FARMS

Governor Nestos of North Dakota Refutes Reports of Wave of Radicalism.

SAYS FARMERS NEED HELP

Square Deal Their Demand, He Tells Chamber — Harding Endorses Mellon Tax Plan.

Pleading for a better acquaintance between New York City and the Northwest, Governor Ragnvald Anderson Nestos of North Dakota, elected against the candidate of the Non-Partisan League in that State, denied that North Dakota was either radical or Bolshevist in a speech at the 155th annual banquet of the Chamber of Commerce of the State of New York at the Waldorf-Astoria last night.

Governor Nestos asserted that the North Dakota farmers resented being looked upon as Bolsheviki just as much as New York business men resented being looked upon by these same farmers as "crooks, highbinders and pirates."

"Many of your leaders in industry, commerce and finance have formed the opinion that the farmers of Minnesota and the Dakotas are Socialists, Communists and red radicals politically, ignorant barbarians socially and on the way to the poor house financially," Governor Nestos said. "I am here tonight to challenge and refute each and all of these statements as libels upon a splendid people who constitute the backbone of American industry, the hope of the Republic and the ultimate guaranty of a republican form of government under our Constitution.

"It is true that most of the self-constituted leaders of the recent political upheavals in the Northwest were and are Socialists, Bolsheviki and Reds, but these men do not represent and voice the real sentiment of the farmers of the Northwest. Those farmers, as a class, are home owners and do not believe in the doctrines and philosophy of the Socialist Party. They are not followers of Lenin and Trotsky or admirers of the work done or the results achieved by the present Russian leadership. They are progressive Republicans and Democrats who are looking for a square deal."

Governor Nestos said that the farmers, working from fourteen to sixteen hours a day to produce wheat which was selling below the cost of production, realized that a solution of their problem was possible only through Government aid. When such aid was refused as unsound exercise of legislative power, the farmers remembered, he said, that legislative aid was not considered unsound in the case of high protective tariffs for industry and a subsidy for the merchant marine.

"The farmer feels that he is being deceived and discriminated against," he said "and the resulting bitterness furnished much of the motive power for his recent political thought and action."

W. P. G. Harding, former Governor of the Federal Reserve Board, differed from Governor Nestos as to the remedy for the distress of the farmer, and declared it could not come from governmental aid. "Any plan to be effective in aiding the farmer must be based upon the fundamental principles of self-help and of co-operation on the part of the farmers themselves," he said. "No legislation, however sound and wise, can of itself produce a crop, nor can it control prices in the world market. The economic law of supply and demand is inexorable. If production exceeds consumptive requirements, prices will decline. To restore a proper balance either production must be curtailed or means must be found to increase consumption."

Mr. Harding favored the tax reduction proposals of Secretary of the Treasury Mellon. "His plan, if adopted, would lighten the burden now imposed upon 7,000,000 taxpayers and would have the even more important effect of benefiting that larger number of citizens who pay no income taxes," he said. "The equitable and more scientific adjustment proposed by Mr. Mellon is designed to give new impetus to professional and industrial activities, to discourage extravagance in governmental expenditures and to remove the obstacles now in the way of economic employment of capital in productive enterprises."

Irving T. Bush, President of the Chamber, who presided, and Martin W. Littleton were the other speakers. Nearly 1,000 persons were present.

ACCUSED BY ANOTHER SON.

Man Tried as Slayer Had Threatened Wife Before, Boy Testifies.

Aristophanes Matsangas, 15 years old, gave damaging testimony yesterday in Judge Crain's part of General Sessions at the trial of his father, Gost, on a first degree murder indictment for the killing of the boy's mother, Victoria. Aristophanes, who explained to the jury that he was known to his boy friends by the more convenient name "Frank," told of many threats made by his father against his mother in the last two years, and added that about a year ago he saved his mother's life when he grabbed his father's arm as he fired a shot at her in their home at 239 East Twenty-ninth Street, where the killing took place.

He was called to the witness stand by Assistant District Attorney Benedict D. Dineen, after the defendant's brother-in-law, Nicholas Costas, a grocer, whose place of business is across from the Matsangas home, had told of Matsangas admitting that he had shot and killed his wife, less than half an hour after the killing.

He said that Matsangas entered his store and, after drinking a second bottle of beer, announced: "I have killed my wife. I killed her accidently. I was cleaning the revolver and it went off." Costas added that he accompanied Matsangas to the latter's home and found Mrs. Matsangas dead on the bed.

"I told him to stay in the apartment until I could get my wife, who was Mrs. Matsangas's sister," Costas continued. "Matsangas said no, that we should first call a doctor who would say that Mrs. Matsangas died of heart disease. I told him that no doctor would take a chance like that because he would be sent to jail for it, but Matsangas said that he would pay $100 or $200 or any amount if we could get a doctor who would say that she died of heart disease."

The witness corroborated statements made on the witness stand the day before by John Matsangas, 9-year-old son of the defendant, and who swore that he saw his father shoot his mother, after firing a shot through the kitchen door. Costas said that John and two other children of the couple, May and Antonio, were in the apartment when he entered with the father.

Chaliapin Plans Opera Tour.

Feodor Chaliapin is to head his own opera company for future tours of America, according to his manager, S. Hurok, who met the Russian basso in Chicago this week and completed arrangements for the opening tour of 100 cities next season. The singer will be his own stage manager, Mr. Hurok said, and his musical director will be the Russian composer, Theodore Koenemann. Chaliapin is now finishing a series of performances at Chicago in "Boris" and "Mefistofele," and will return for more in January after singing in "Boris" and "Don Carlos" at the Metropolitan.

For Nearly 50 Years
CARDANI
Caterer
. . . serving three generations of popular hostesses.
52nd Street at 9th Avenue

MEN'S GOTHDALE LOW SHOES OF GENUINE IMPORTED SCOTCH GRAIN

$10.50

A straight brogue style, a semi-brogue effect or a tipless toe model.

Made of black or tan Scotch pebble grain. A shoe for immediate and ultimate weather, with the Gothdale imprint on the sole and Gothdale insurance in the service.

Franklin Simon & Co. Fifth Avenue

MEN'S SHOPS . . SEPARATE ENTRANCE
ON WEST 38th and 37th STREETS . . STREET LEVEL

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Franklin Simon & Co.
A Store of Individual Shops
FIFTH AVENUE, 37th and 38th STS.

For Mademoiselle (14 to 20 years)

Mademoiselle herself has established the vogue of . . .

CHIFFON VELVET FROCKS . . .
BORDERED WITH SMART FUR
59.50

That simplicity which is art at its best and that grace of line which best expresses Youth distinguish these frocks with their slim bodice and softly full skirt bordered with fur.

In gold, coral, acajou, sapphire, black, green or the new brown.

FROCK SHOP FOR MADEMOISELLE—*Third Floor*

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BOYS' WINTER OVERCOATS

For our winter overcoats for boys from 3 to 15 years we especially import the finest and most durable overcoatings woven in Great Britain.

These overcoats are made in double breasted and raglan models and have the swagger loose draping which gives such distinction to our overcoats for young men.

We present complete assortments of reefers, sheep lined coats, mackinaws, leather coats and raccoon coats.

At all the leading "Prep" schools and select city schools for boys our clothing, furnishings, footwear and headwear have for many years been the accepted standard of dress.

DE PINNA

5th Avenue at 50th Street

Best & Co.
Fifth Ave. at 35th St.—N. Y.

Beginning To-day

CLEARANCE

900 Men's and Student's Suits and Overcoats

Fall and Winter models from our regular stock—broken sizes and assortments—marked down for quick clearance.

ALL SALES FINAL

23.50

Students' Overcoats and Long Trouser Suits, (3-pieces). Originally 35.00. 14 to 17 yrs.

33.50—39.50

Suits originally 42.00 to 52.00
Men's sizes

33.50—43.50

Overcoats originally 41.00 to 52.00
Men's sizes

275 Prs. Men's Pajamas
1.85

Originally 3.00 to 5.00

The Shop of Original Modes
RUSSEKS
FIFTH AVENUE
34th Street 35th Street

$47.50
INSTEAD OF
Eighty Five Dollars

460
New Model Dresses
Afternoon, Tea, Dinner & Evening Models
Go on Sale Beginning To-Day At a $37.50 Saving

Why!

BECAUSE several creative wholesale Dressmakers are co-operating with us in a combined effort to acquaint more women with Russek Dress Values. There has been a mutual elimination of profits and an utter disregard of costs . . We have joined forces in the spirit of accomplishment, to stage a Dress Event that will be the talk of the Avenue for Values, and incidentally to make more friends . . we have added our own stock of High Type Russek Original Models to those specially made up for this Event by the several manufacturers whose established reputations for fine dresses is International.

Savings up to $75.00

Imported Evening Gowns
Rhinestones on Crepe Roma, Metal Cloths & Velvets
$95 *Originally Imported To Sell up to $170*

Franklin Simon & Co.
A Store of Individual Shops
FIFTH AVENUE, 37th and 38th STS.

For Mademoiselle (14 to 2

WINTER COATS WITH FUR
IN ALL THE SMART FASHIONS

The test of a fashion is whether it is being worn by smart people —every coat in this collection passes this test. . . . . .

69.50
Eight Different Models

COATS OF CHINCHILLA CLOTH
COATS OF FLAMINGO
COATS OF CAMEL'S HAIR
With large flattering collars of beaver, natural gray squirrel fur, natural raccoon or stone marten opossum fur.

MADEMOISELLE'S COAT SHOP—*Third Floor*

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CROKER WINS POINT IN $148,000 SUIT

Court Admits Testimony of Richard in Action Against Father's Estate.

CASE HINGES ON HIS STORY

Son Alleges Late Tammanny Chief Orally Promised $74,000 Each to Howard and Ethel.

Supreme Court Justice Proskauer decided yesterday to admit the testimony of Richard Croker, son of the late Tammany chief, in his suit against the estate of his father to enforce an alleged agreement by his father to pay more than $74,000 each to his son Howard and daughter Ethel. The Court overruled objections by counsel for the estate that Richard Croker is a principal in the case and for that reason conversations he had had with his father could not be received in evidence. The case hinges largely on his story of the oral agreement made by his father.

Mr. Croker said his father returned from abroad three or four days before the burial of his mother, and then told of his talks with his father at his mother's home, 5 East Seventy-fourth Street; at the Democratic Club, where his father lived, and at the son's home in East Fortieth Street. They had many talks, which continued until shortly before his father's second marriage. He testified that his father said to him on Nov. 10, 1914:

"I have decided to do this. If you will give Howard your share of your mother's estate, I will give Howard and Ethel shares equal to those which they will receive from the estate. If you will let, me know the value of your mother's estate I will arrange to carry out this agreement."

"My father," the witness continued, "said to Howard: 'If your share in your mother's estate is $75,000, I shall give you $75,000, and if it is $90,000, I shall give you $80,000.' He also said: 'The same to you, Ethel.'"

The son said that after his father's second marriage on Thanksgiving Day, 1914, he asked him whether he would perform the agreement and received no definite answer. Richard said he carried out his part of the agreement, giving Howard more than $74,000 as his share, and he retained nothing except his fee as executor.

Mr. Croker testified he had no knowledge of his father's intention to remarry until three days before the wedding at the home of Nathan Straus, where he read about it in the newspapers. He met Mrs. Bula Croker before her marriage, he said, but did not know she would be his stepmother.

Mrs. Richard Croker Jr. testified in corroboration of her husband's story of conferences with his father at which she was present, and said that the elder Croker told her husband: "Your mother has divided the property equally among you children, which I think was a very nice thing for her to do. I do not think you should receive any of mother's estate. I have done a great deal for you and Frank [a deceased son] and you are doing very well now."

Mrs. Croker said that her late father-in-law then made the offer to Howard and Ethel, as alleged by her husband, and when Richard asked him what he would "do about Florence," the other daughter, the father said, according to the witness:

"I will do nothing about Florence at this time. She has displeased me. She refused to come to her mother's funeral, though I asked her to and offered to pay her way. I told her she would regret it. I have provided for her sufficiently and will do nothing more now."

"Were you invited to the marriage of Mr. Croker to Buelah Edmondson?" asked Edmund L. Mooney on cross-examination for the estate.

"We were all invited," said the witness.

Mr. Mooney asked if she did not swear in the proceedings in Palm Beach that no members of the family were invited, and she said she must have believed it to be true if she gave such testimony.

The trial will continue today.

COOLIDGE COMMENDS WORK OF THE GRANGE

Message Read by Wallace at Pittsburgh Meeting Eulogizes the Farm as a Home.

PITTSBURGH, Nov. 15.—The National Grange has continued to flourish because it has kept constantly in mind the thought of the farm as a home, President Coolidge said in a message read by Secretary of Agriculture Wallace before the National Grange meeting tonight. The President characterized the grange as "one farm organization which has survived through many periods of adversity and prosperity," and continued:

"It seems to me that one of the reasons why the grange has continued to flourish is that it has kept constantly in mind the thought of the farm as a home and is represented in its membership by the various members of that home. It has recognized the need of a full home life and a wholesome rural life and has never failed to present these as things most to be desired. At the same time it has recognized the fact that a satisfactory home life and rural life must be based upon reasonable reward for labor on the farm.

"The progressive conservatism of the Grange and its sensible way of considering farm problems and presenting farm needs has given it a position of influence in the nation and has led those in positions of responsibility to listen to the views of the Grange with consideration and respect."

In opening his message President Coolidge extended to the grange his congratulations upon "its success and steady growth." In closing he asked Secretary Wallace to express "my very best wishes to both officers and members wherever they may be."

Secretary Wallace followed the reading of President Coolidge's statement with a discussion of the work of the Department of Agriculture, describing the development of an adequate marketing service, affording prompt world news of crop prospects and production. He also explained the aid given to the farmers' co-operative marketing movement.

"I know that agricultural conditions are improving," said Mr. Wallace. "There is a better market situation for many farm products and increase in the buying power of the farmer's dollar. Most of the agricultural staples have produced large crops and most of the States show increased agricultural production this year. Satisfactory as these dawning glimpses of a better day for agriculture are, especially to those who have benefited by them, the improvement in conditions is far from complete or sufficient to put agriculture again on an equality with other American industries. These improvements do not help in some places nor do they relieve the producers of some crops whose prices are far below the cost of production.

"No one appreciates this situation more than the workers for agriculture in the Department of Agriculture, and generally in the Government at Washington. I can assure the members of the grange that nothing that can be safely done that we know of is being left undone in your interest."

Macy's Macy's

MACY'S Men's Departments
Where Men's Wear of Taste and Quality is Sold
At Lowest-in-the-City Prices

MEN'S
RACCOON
COATS

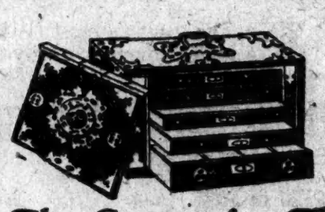
$189.00 to $394.00

A particularly important feature of these luxurious ulsters of raccoon is the very generous width of skirt. There has been no skimping; the result is the loose flare so important in this kind of coat.

Fifth Floor Front.

R. H. MACY & CO.
34TH ST. & B'WAY INC. NEW YORK

Macy's Macy's



The Game of a Thousand Years and Names!

MAH JONG, the game that knows neither caste nor class, played in Jade Temple and on Chinese Junk alike. A game to intrigue the Emperor, and the *mafoos* outside his gates.

The Game of Ancient China has become the diversion of Modern America. The crooning East Wind has found its way thru clap-board cottage and brownstone front alike.

The click of tiles drowns out the tick of time!

The House of the Orient presents as fine a collection of Mah Jong sets as has ever been shown in America, at prices that vary from fifteen dollars to three hundred and seventy-five dollars.

A Chinese instructor in this fascinating game, is available daily in the Mah Jong Corner of the Balcony.

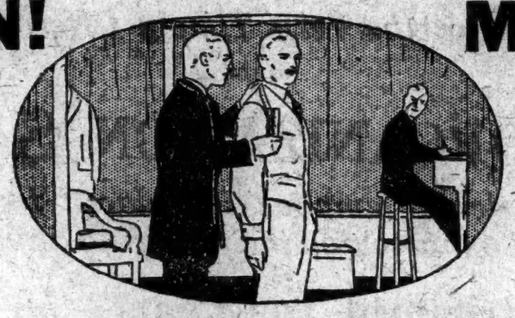
VANTINE'S
The House of the Orient
39th Street · Just West of Fifth Avenue

EIGHTY-ONE YEARS OF FAITHFUL SERVICE

GIMBEL BROTHERS

32ND STREET — BROADWAY — 33RD STREET — NEW YORK CITY

MEN! MEN!



A TWO-DAY SALE!

Custom-Made Suits of Fashionable Stripes

Tailored to Your Measure

in Our Custom Tailoring Shop : at Great Savings

$39.50

One of America's foremost weavers of fine woolens was late with a shipment of pencil and hairline stripes. They had to be sold—even at a sacrifice! He placed at our disposal, as one of the larger operators—the entire lot—at less than half the regular price. And now we offer to make them up for you, in suits of your choosing, at much less than our regular price for such quality. At $39.50—for two days only.

Every Variety of Stripe
A superb collection of fine woolens! In modish stripes—from the faintest hairline to the broadest chalk line. The backgrounds are blue, brown and black. Altogether, about 70 distinctive patterns.

Superior Tailoring
Tailored to your order. Fitted to your satisfaction. In the Gimbel way—which means careful attention to important details. A choice of double-breasted and single-breasted designs created this season.

BIG MEN! No Extra Charge for Extra Large Sizes.

GIMBELS MEN'S CLOTHING SHOP —Fourth Floor.

EXTRA TROUSERS! To Match Your Suit, $9.50 Additional.

Franklin Simon & Co.
Fifth Avenue, 37th and 38th Streets

Today
At Exactly Half Former Prices

Misses'
High-Class Winter Suits

Two or Three-Piece Models—
the Majority with Smart Furs

All taken from our regular stock and represent the most successful models of the season.

94 Two-Piece Suits of Vellona with Smart Furs
6 Three-Piece Suits of Charmeen with Smart Furs
7 Three-Piece Suits of Velour de Smyrn with Smart Furs
50 Three-Piece Suits of Vellona with Smart Furs
53 Two-Piece Suits of Flamingo with Smart Furs
6 Two-Piece Suits of Broadtail Fur Cloth with Smart Furs
53 Two-Piece Suits of Overplaids or Tweeds with Smart Furs
65 Tailored Suits of Box Cloth, Overplaids or Checks.

All Sales Final

MISSES' SUIT SHOP—*Third Floor*

Exhibition Beginning Tomorrow
Two Important Art Events
At the
American Art Galleries
Madison Avenue, 56th to 57th Street

INTERESTING AND VALUABLE COLLECTION OF
Ancient Italian Objects
OF THE
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PLAN TO COMBINE CHURCHES DELAYED

Presbyterians Fail to Receive Invitation to Conference From Congregationalists.

DIFFERENCES IN CREEDS

Official Action Lacking Despite Cordial Relationships Between the Two Sects.

Special to The New York Times.

ATLANTIC CITY, N. J., Nov. 15.—Wide difference in creed and governmental systems may seriously affect the movement toward closer relationship of the Presbyterian and Congregational Churches in the United States.

This situation developed today at a meeting of the Department of Church Co-operation and Union of the General Assembly of the Presbyterian Church. The department had no official communication from the National Council of the Congregational Church. Through its individual members it had a general opinion of what was proposed by the Congregational Church in the way of union, and therefore authorized its Chairman, Dr. J. Ross Stevenson, President of Theological Seminary at Princeton, and Dr. Lewis A. Mudge, Stated Clerk of the Presbyterian General Assembly, its Secretary, to prepare for a conference between representatives of the Congregational body and the department if an invitation for such a conference was received from the Congregationalists.

Difficulties that confront the merger, despite the most cordial of personal and official relationships, are that the Presbyterian Church as a national body has a creed, and that the Congregational Church creed is primarily a matter for each local church to decide. There is also a considerable difference in the form of government of the two churches. In the Presbyterian Church the primary seat of authority is in the Presbytery. The seat of authority in the Congregationalist body is in the local church, outside of which all control is of an advisory nature.

The status of the closer relationship movement is that the Presbyterian department awaits a suggestion from the committee appointed by the National Congregational Council for a meeting to consider closer co-operation.

The General Council of the General Assembly of the Presbyterian Church will receive a two fold budget tomorrow. First is the budget outlining the cost of carrying on the next church year precisely as was done in the previous church year, and second, a budget outlining highly desirable advances. The amount asked for the current year by the boards and certain subsidiary and related agencies is $15,000,000.

EPISCOPALIAN BISHOPS DECLARE FOR LEAGUE

It Is Our 'Immediate and Imperative Duty to Join,' They Say in Convention.

DALLAS, Texas, Nov. 15 (Associated Press).—It is the "immediate and imperative duty of the United States Government either to join the existing League of Nations or to proceed immediately to organize some other effective association or council of nations," the House of Bishops of the Protestant Episcopal Church declared in a resolution adopted today.

The action was requested of President Coolidge, Secretary Hughes and the Chairman of the Foreign Affairs Committee of the United States Senate, "for the purpose of settling amicably international disputes and thus save us from the great danger of another world war."

Denial was made today that controversies engendered by the Rev. Percy Stickney Grant or any other priest of the church had inspired the declaration on the creed last night, which was a re-affirmation of the literalness of the church's expressed beliefs, including the Virgin birth of Christ. It was learned today that the Bishops had adopted a supplementary resolution in which the utterances of Bishop William Lawrence, of Massachusetts, were declared the motivating influence for the adoption of the declaration.

The resolution for abolition of war stated that the House of Bishops was impressed "with the serious and sinister condition of the nations in their relations with each other," and the church "cannot permit war to remain the only method for the ultimate settlement of disputes between nations."

The election was announced today of the Rev. Edward N. Cross of St. Paul, Minn., as Bishop of Spokane, Wash.; the Rev. Charles P. Reisenidar as Suffragan Bishop of Tokio, and the Right Rev. Manuel Ferrando, as Suffragan Bishop of Porto Rico.

Declaring it could ill-afford to lose the services of Bishop Logan H. Roots, of China, the House refused to accept his resignation.

In connection with the declaration on the creed it was said a petition, signed by hundreds of clergymen and lay members of the church, including Senator George W. Pepper of Pennsylvania, was read at a secret session of the House last night, setting forth alleged "Unitarian" utterances of Bishop Lawrence and asking the House to answer them.

The formal declaration of creed threatens trial for "any bishop, priest or deacon" who asserts or teaches any contrary belief. It ordered to be read in "every Episcopal church throughout the land" a statement reaffirming the Virgin birth of Christ and commanded every clergyman to declare that it is "contrary to his ordination vows" to deny or to cast doubt on the articles of the Apostles' Creed.

CHURCHES DEMAND COURT AND LEAGUE

Philadelphia Meeting Calls on Senate to Join the Former and Then Enter the Latter.

APPEALS ALSO TO COOLIDGE

Recalls Harding Pledges and Declares Millions of Christians Want Them Fulfilled.

PHILADELPHIA, Nov. 15.—A resolution demanding that the United States join the Court of International Justice was adopted today at the concluding session of the annual meeting of the American Council of the World Alliance for International Friendship Through the Churches.

"We demand in the name of the American Church," said the resolution, "that the Senate of the United States take immediate steps to make our nation a signatory to the Court of International Justice. We respectfully petition the President of the United States to continue the crusade of our lamented President Harding to this great end. We believe that to stand outside the Court violates our whole American tradition. We believe it also violates the will of the American people."

The resolution goes on to say that "after the United States becomes a participant in the World Court" the people should call upon the Senate immediately to begin the study of how this country may find entrance into the League of Nations, or find some substitute association to which other nations will agree.

"The Churches have stood for this from the beginning," said the resolution. "They stood behind Mr. Wilson. When Mr. Harding became President they offered their support to him in the belief, absolutely justified both by his words and those of his associates, that America would take her place in the family of nations. The Churches' high expectations have not been fulfilled, and we believe the Senate of the United States owes it to these millions of Christians to fulfill them."

At the outset the resolution declared the time had come for the United States to assume "bold, confident leadership in the rescuing of our present civilization from chaos and in establishing a new world order based upon justice, co-operation and good-will."

Other resolutions adopted besought the United States and all other nations to call a halt on armament and to consider ways by which all present military forces may be reduced, favored the promotion of a better understanding among nations through systematic educational work in churches and Sunday schools, endorsed the "people's movement for peace" through community organization, originated in Palo Alto, Cal., and asked co-operation of all local councils of the World Alliance in the religious work planned by the proposed Philadelphia sesqui-centennial exhibition in 1926.

The two great instruments for peace are the League of Nations and the Church, the Rev. Thomas Nightingale, Secretary of the National Free Church Council of Great Britain, said in an address today. "The two foundation stones of the nation are industry and morality," said the speaker. "War smites both. It is anti-Christian. There is a more excellent way—the way of mutual understanding and good-will. If two neighbors should dwell together in peace, two nations should dwell together in peace. We have seen what organized butchery could do; let us now try organized brotherhood. That alone can melt mutual hatred into mutual love. International security is not to be found in any other way. Peace is not going to be had by touching a button or waving some magic wand. It can only come by changing the ideals of nations from ideals that are warlike to ideals industrial, economic, moral and spiritual."

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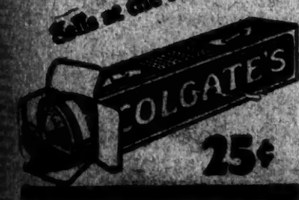

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Among the Very Timely Offerings
in the
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particular emphasis is placed today and tomorrow on the following groups:

Fur-trimmed Top Coats—$58—$85
Values to $125—Warm and voluminous for the Football Games, Open Car Use and other Winter Sports occasions—swagger effects of fine imported woolen fabrics with deep collars and cuffs of appropriate furs.

Smart Knitted Frocks—$25—$35—$45
Values to $85—For Sports or Town Wear—ideal to slip on under one's Top Coat—in new weaves of silk and wool, a full range of attractive colorings in plain or two-toned effects..

Short Fur Sport and Day Coats
Of Squirrel Lock and Silver or White Coney.....$95 (Were $150)
Of Nutria, Black and Beige Caracul.....$195 (Were $395)
Of Baron Duki, Black and Brown Caracul...$295 (Were $550)

In the Misses' Department on the Sixth Floor
there are also many very appealing offerings

Smart Youthful Frocks—$75—$95
Values to $225—Higher-cost styles in soft rich velvets, crepe satin, taffeta and lace—including reproductions of Youthful Paris models. These groups comprise styles for all occasions.

Handsome Fur-trimmed Day Coats
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A great opportunity to purchase a Genuine Radiola at a special low price. Only a limited number to be sold for $39.50—after all are sold there will be no more at this price.

Buy Them Now for Xmas Gifts

RADIOLA Sr., employs a Radiotron WD-11 vacuum tube, which operates on a single dry cell, and the well-known principle of regeneration. This Radiola will be found invaluable in outlying districts or, in fact, any place where storage battery charging facilities are not available. Radiola Sr., is equipped with a remarkably efficient tuning apparatus and this set has become famous for its long range reception and ease of manipulation. While compact enough to be easily portable its appearance is such that it may be used anywhere as a permanent installation. Thousands of Seniors are in the homes of satisfied users in all parts of the country. Radiola Sr., comes complete with sensitive Head Telephones and one Radiotron WD-11 dry battery vacuum tube.

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Knitted Silk
Neckties

A Windfall of 6,000!

3,000 Knitted Ties . . . . 2.50 grade 1.25
3,000 Knitted Ties . . 3.50-4.50 grades . . 1.75

You have heard men say (*you may have said it yourself*)—"I cannot wear out my knitted ties." These are that kind. Never get crumpled and used-looking. Colors never get dull. Only the desire for a change will ever make it necessary to stop wearing one of these ties. And the way to avoid getting to that point, is to buy half a dozen and never wear one tie two days in succession.

If we went out into the market to get together a fine Christmas stock of knitted neckties, we might *match* this collection. We certainly couldn't surpass it.

Every tie is new. Full length—not the shortened ties intended for special sales. Narrow to extra wide shapes. Correct crocheted stitches. The better qualities only—made by a man who begins where other makers stop.

Plain colors, Two-tones, Multi-tones, Black and White effects.
Pencil Stripes, Group Stripes, Bold Stripes, College, Club and School Stripes.
Cross or Bias Stripes. Mottled and Heather Mixtures.

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Choicest Merchandise Sacrificed Regardless of Cost, Former Prices or Present Values!

George Bernard Co.
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Reductions 33⅓ to 50%

COATS	The season's most flattering silhouettes, richly fur trimmed. Were to sell at $150 to $325.	*$75 to $175*
GOWNS	Irresistibly lovely creations for Afternoon, Evening, Restaurant and Opera. (Large sizes particularly numerous) Were $125 to $325. Now	*$50 to $175*
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3 PIECE SUITS	Cut to the lines of Youth, of Velvets and Duvetyn Cloth, fur trimmed. Were $175 to $325. Now	*$95 to $150*
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HATS	The season's Parisian masterpieces—and our own. Were $30 to $50. Now	*$10 and $20*

362 New Velvet Brocades and Chiffon Evening Gowns, not heretofore reduced, have been included in Sale!

P. S.—Our collections abound in Charming, Youthful Creations especially for the Jeune Fille—as well as for Madame!

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REV. NORTON CHURCHILL
BUSINESS MAN EVANGELIST
IS TO TALK TO TRAVELING MEN ON FRIDAY EVE., NOV. 16 7:45 P. M. AT 1ST METHODIST CHURCH, MONTCLAIR, N. J.
OUT OF TOWN TRAVELING MEN ESPECIALLY INVITED.

For tired nervous people
Electri- LIGHT BATHS
Incl. Shower, Needle, Douche, Spray ..... Tonic Bath with Scientific Massage, $2.00.
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HYDROPATHIC INSTITUTE, 222 W. 59th Ladies daily, 10 A. M.-9 P. M. Men daily 2-9 P. M. Sunday 10 A. M.-1 P. M.

Mid-Week Pictorial this week reproduces in two full pages photographs showing in Memoriam defeating Zev in the recent surprise race in Kentucky; thrilling football moments; spill on English racecourse. Ten cents a copy; $5.00 a year. Adv.

BOHR DEMONSTRATES ACTION OF THE ATOM

Shows How Electrons Become Bound to the Nucleus and Different Spectra Are Emitted.

SAYS THEORY IS BAFFLING

But Calls New Science Very Real, Though Incomplete—Ends Yale Lectures.

Special to The New York Times.

NEW HAVEN, Conn., Nov. 15.—In the last of his lectures on the structure of the atom at Yale University today, Prof. Bohr told how the theory had enabled him to predict the discovery of a new element and how this element has since been found by means of the X-rays.

This element, discovered by Dr. Coster and Prof. Hevesy in Copenhagen, has been called hafnium. It is number 72 in the periodic table of the elements, in which the ninety-two elements of which the universe is composed are arranged in seven different periods, the elements in each period having somewhat similar atomic structure and chemical properties.

The lecture today was the culmination of the Bohr theory. In his previous five papers the lecturer had shown how he had connected Planck's quantum theory with the Rutherford model of the atom, with the addition of his own assumptions as to the movement of the electrons within the atom, and how he had formulated his theory to explain in detail just how the atom emitted radiation.

Today he gave the application of his theory to the natural system of the elements, showing how the spectral lines can be used to determine the size and configurations of the electronic orbits in all the elements, how the various elements are built up, and how the elements differ from each other according to the different configuration of the electronic orbits within their atoms, which determine their characteristic properties.

Demonstrates Binding Process.

Professor Bohr then showed with diagrams how the second electron was bound to the nucleus charge, making an atom of helium, and explained how this second electron might be bound in different ways—emitting the parahelium spectra in one case and the orthohelium spectra in another. He said that the evidence of the quantum theory in this respect had been confirmed by Professor Franck's discovery that the bombardment of a helium atom with electrons sent it into a metastable state, in which it remained permanently. This discovery he termed one of the most important made in chemical research in many years.

He showed how the binding of the third electron resulted in the spectral lines peculiar to the third period in the natural system, including the element of lithium, and pointed out by diagrams how the third electron moved in a large orbit outside the field of the first two electrons, which moved in inner orbits. He pointed out that the sodium spectra showed evidence of the binding of the eleventh electron, and that the binding of the same eleventh electron is seen in the spark spectrum of magnesium, and may be further followed in the spectra of trebly ionized aluminum and quadruply ionized silicon.

Professor Bohr then went on to show how the spectral lines accounted for the presence of the iron group of elements in the third period, of the palladium group in the fourth period and of the rare earths group in the fifth period. He also showed "pictures" of various atoms, showing their different electronic configurations as found in the spectral lines. He included a picture of an atom of radium, which is one of the largest of atoms, having eighty-eight electrons. This picture was a mass of lines representing the orbits of electrons, but did not show the nucleus.

"The nucleus is not shown because it is more than a thousand times smaller than the inner orbit," said Professor Bohr. "It is interesting to note that all the important radioactive properties of radium are lodged within this little nucleus space, while these orbits which are so conspicuous represent only the commonplace properties of radium, which are the same as those of any other atom."

Can Remove Electron From an Atom.

Professor Bohr showed how his theory also made it possible to account for the magnetic properties of certain of the elements and for the different amounts of magnetism exerted by different elements in the same group, such as the rare earths. He added that X-ray investigations had confirmed the predictions made by his theory in showing a high degree of similarity between the properties of different elements.

The investigations, he went on, had shown various ways in which an electron could be removed from an atom.

Regarding the chemical properties of the elements, Professor Bohr said that the theory had been able to account completely for the hetropolar compounds, but as yet had revealed no adequate picture of the nature of the bonds in homopolar compounds.

"I do not think that the physicist can offer the chemist any more at present than a qualitative explanation," he added.

"But I hope that much progress will yet be made. The whole theory is at the most a beginning of some development, of which we can see only the first steps.

"In these lectures I have not been able to give a complete statement of the atomic theory, but I hope I have succeeded in giving an impression that we are dealing with some kind of reality—a kind of connecting up of experimental evidence, with the prediction of new experimental evidence. Of course we cannot offer a picture of the same kind as we have been used to in natural philosophy. We are in a new field, where we find that the old methods do not help, and we are trying to develop new ideas.

"This attribute of reality, and at the same time of incompleteness, so characteristic of the modern theory of atomic physics, are, I think, responsible for the fascination which the subject exerts."

HYLAN SAYS 'AT DESK JAN. 1'

Mayor Happy at Progress Toward Health at Atlantic City.

Special to The New York Times.

ATLANTIC CITY, N. J., Nov. 15.—Delighted over his progress toward health in his rest here by the sea, Mayor Hylan of New York announced tonight that he would remain here two weeks or longer. The Mayor spends much of the day in the open and comes down into the lobby of his hotel to chat with New Yorkers after dinner. He has abandoned his crutches. Mayor Hylan so far has not needed medical attention. He hopes to be at his desk on Jan. 1. Mrs. John F. Hylnott joined her father this morning.

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$69.50 and $89.50

A Special Purchase

We have added to our November sale new coats in the favorite models of the season. Soft winter fabrics so luxurious in appearance. Black, navy, coffee and kit fox are the colors. Viatka dyed squirrel, fox, beaver and caracul are the furs.

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Pumps that are excellent for street wear and for shopping, because they have the cross-strap over the instep—the strap that gives support as well as grace of line and style. They are found in patent leather and black satin.

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48-inch length models that are so very practical. A special group of coats with skunk collars. Other coats of Hudson seal (dyed muskrat), $325 to $685

Natural raccoon coats, 45 inches in length, $245

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Braided Satin Hats $10.50

Hats you see worn by the smartest women these days are black satin. And many charming black satin hats are braided like those sketched above. There are several styles, all of them with the short backs to wear with fur coats, some with brims rolling in front, others with the favorite cloche brim. Hats that are invaluable, because they are good for semi-dress as well as for street wear. This is a special purchase, specially priced.

The Metal Dance Turban

The hat you see worn more than any other for informal dinners and dances is this metal turban. We are showing some at this special price, $10.50

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Of French Crepe

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Other silk frocks $35 to $59.50, for afternoon or dinner wear, include copies and adaptations of imports.

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Dr. Reed Cushion Shoes are noted for their comfort cushions of felt and cork, and that applies to our stylish as well as our conservative models.

The felt provides a soft, shock-absorbing surface upon which the foot rests.

The resilient cork adds life and buoyancy to the step.

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For Women, Made by JOHN ROBERTS SHOE CO.
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PARK SUBWAY FOES TO BE HEARD TODAY

Fight on Open Cut Part of Plan Will Be Made Before Board of Estimate.

EXPERTS TO SUBMIT FACTS

Many Organizations Join Forces to Protect Public Playground From Damage.

Organizations and individuals opposed to the proposal to run the Washington Heights extension of the B. M. T. subway through Central Park by open-cut construction methods, will carry their fight to the Board of Estimate this morning, when a public hearing will be held. The hearing was adjourned from last week on the request of George Gordon Battle, President of the Parks and Playgrounds Association, who said that the opponents of the plan had not had sufficient notice.

Mr. Battle will appear for the association today on the general objections to the plan. It is contended that the open-cut work would cause irreparable damage to the Park. William Bradford Roulstone, Chairman of the Parks Committee of the association, is expected to present the legal aspects of the situation. Mr. Battle, Mr. Roulstone and William B. Willcox, former Park Commissioner and also former Public Service Commissioner, met yesterday to formulate their course for today's meeting.

Beside the Parks and Playgrounds Association, the New York Chapter of the American Society of Landscape Architects, the American Scenic and Historic Preservation Society, the City Club, the Women's Society for the Protection of Riverside Drive, the Washington Heights Taxpayer's Association, the City Parliament of Community Councils, the City Recreation Committee, the Chamber of Commerce of the State of New York, the Municipal Art Society, the Columbus Circle League, and the West End Association also are expected to be represented at the hearing. Many of these organizations already have voiced their protests in letters to the Board of Estimate.

Park Commissioner Francis D. Gallatin and Julius Miller, President of the Borough of Manhattan, are among those who have expressed their opposition to the proposal to run the subway through the park.

The plan calls for running the subway along the western edge of the park, from Sixty-second Street to 107th Street. It is proposed to build about one-third by tunnelling and the remainder by open-cut construction. The section built by open-cut is to be covered, according to the plan. This would require filling in and re-grading the park at many points.

Opponents declare that they do not oppose the building of a subway by tunnelling. It is held, however, that the present plan would require the tearing up of the park for several years at least, and that probably the park never would be restored to its present condition. Experiences with similar construction in Bryant Park and Union Square are pointed to as object lessons of the damage caused by subway contractors.

The plan as adopted by the Transit Commission, calls for ten or twelve feet of earth over the subway, and landscape architects declare that this is not sufficient to insure the life of trees.

ADD TO JEWISH FUND.

Noonday Rallies Increase Theological Seminary Total to $579,000.

Additional contributions of nearly $60,000 to the $1,000,000 Endowment Fund of the Jewish Theological Seminary of America, making a total of $579,000, were received yesterday, according to a statement from Rabbi Max Drob, Chairman of the Drive Committee. Much of this money was collected at noon rallies conducted by graduates of the seminary in different parts of this city.

Teams representing forty-five synagogues, thirty women's organizations and ten young people's societies began yesterday a city-wide canvass to complete New York's quota of $500,000 before the workers' rally at the Astor next Thursday night. Sol M. Stroock, Chairman of the New York committee announced that thirty-one students at the school have contributed $605.

"These young men, most of whom are earning their way, while preparing for the rabbinate and at the same time attending Columbia University to obtain an academic degree, have actually deprived themselves of food in order that they might manifest their sympathy in the campaign," Mr. Stroock said.

Some additions to the list of contributions in THE TIMES yesterday, and some corrections of figures given out at the dinner Wednesday night at the Astor, follow:

Stroock family	$15,000	Judge I. Leh-man	$1,000
Col. H. H. Leh-man	2,500	J. Bilman	1,000
Mr. and Mrs. A. Lehman	2,500	Gewirtz, Mr. and Mrs. D. Vernon	1,000
B. Winter	2,500	Mr. and Mrs. D. Kass	1,000
Col. H. A. Gainsburg	2,000	S. Greenbaum	1,000
A. L. Zipkin	1,700	Mr. and Mrs. A. Rosenblatt	1,000
Mr. and Mrs. S. Muttenperl	1,500	Jacob Geail	1,000
Mr. and Mrs. L. Schlechter	1,300		

The following contributions have been received from synagogues in Greater New York and vicinity: Temple Emanuel, $5,000; Temple B'nai Jeshurun, $5,000; Hunt's Point Talmud Torah, $2,500; Temple B'nai Israel, $10,000; Montefiore Congregation of the Bronx, $5,000; Congregation Gates of Prayer of the Bronx, $1,000; Congregation Shaarey Zedek, $15,000; Manhattan Beach Congregation $1,500, and Temple Emanuel of Mount Vernon, $10,000.

PAIR HAD $7,333 IN STAMPS.

Employe of Revenue Bureau and Companion Held as Robbers.

Patrolman John Collins became suspicious early yesterday morning when he saw two men, one of whom had a bulky package under his arm, approaching near Seventh Avenue and 125th Street. Their evasive replies to his questions prompted Collins to take them to the 123d Street Station House, where the package was found to contain $7,333 worth of revenue stamps. The pair gave their names as John Daly and Albert Seigle, both of West 112th Street. Detectives said the men admitted taking $110,000 worth of stamps from the safe of the Internal Revenue branch office at 310 Lenox Avenue, where Daly was employed. They are said to have admitted also dropping $80,000 worth of stamps which they were unable to carry away down an unused chimney in the office, intending to remove them later. The safe had then been marked to make it appear that it had been forced open by outsiders, according to the cashier, Morrid Ranheim, they also took $76.00 in money. Ranheim said all the stamps stolen had been recovered.

Daly and Seigle were arraigned in Washington Heights Court yesterday afternoon, charged with burglary, and held in $5,000 bail for examination. Detectives declared the prisoners said they committed the theft because of gambling losses.

ADVERTISEMENT.

It Is Easier to Earn Than to Keep

Many business men find it easier to earn money than to invest it wisely and keep it. The reason is not far to seek.

A man engaged in a business where success is won largely by a certain amount of chance and daring lacks the temperament best fitted to make a cold-blooded analysis of investment values. When it comes to investing it is difficult for such men to reconcile themselves to the rates of interest which go with absolute safety.

Fewer spectacular business careers would end in poverty if more of the quick and easy earners would put some of their earnings away in the First Mortgages and Mortgage Certificates sold by the Title Guarantee and Trust Company and guaranteed by the Bond and Mortgage Guarantee Company.

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Los Angeles Limited
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Two daily trains to Denver with connections for California.

Living accommodations in California to suit—big fashionable hotels, family hotels, apartments, bungalows, boarding houses, all moderately priced. Good schools for the children.

For California booklets, sleeping car reservations and full information ask

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J. R. De Friest, Gen'l Agent, U. P. System, 309-10 Stewart Bldg., 280 Broadway, New York. Phone Worth 1757

127

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Open Every Evening Until 9 P. M.

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BY THE LANDLORD!

MUST SELL within 60 Days

A Half Million Dollar Stock of High Grade Clothing for Men and Young Men

Thousands and Thousands of OVERCOATS and 1 and 2 PANTS Winter Suits

Also Top Coats, Full Dress and Tuxedo Suits for men and young men

At $10 to $30 Off Every Garment!

The Reason!

The landlord demands a huge increase in our rental which is out of all proportion to what a business built on such a foundation as ours can meet. For 44 years we have pursued a policy of Value-Giving—Small Profits and Quick Turn-Overs—based on low rent and large volume. Before we will destroy our reputation and make our customers shoulder the burden of increased rental—WE WILL TURN THE KEYS OVER TO THE LANDLORD. That is why we are forced to take this heart-breaking loss right at the height of the season.

WE VACATE IN 60 DAYS

TUXEDO SUITS
Of the finest unfinished worsted—silk lined, the very newest creations, including Braided Trousers. Reg. $50 value. While they last at the sacrifice price of..... $26

GROUP NO. 1
All reputable makes of dependable *all wool materials* in the newest styles. *The Suits*, in both single and double breasted models, are finely tailored; a vast variety of patterns in light and dark colors. *The Overcoats* include the latest box and belted styles in nobby plaid backs, fancies, and staple grays. *A Guaranteed Saving of $10 to $15* — $15

GROUP NO. 2
In the group of Suits and Overcoats at $19 you will find everything that's new in models, fabrics and patterns—from the most conservative to the most extreme. Elegantly tailored suits in all sizes. Big, roomy overcoats, plain or belted; also form fitting models. Nothing missing. An $11 to $16 saving on these. — $19

GROUP NO. 3
Suits and Overcoats that will amaze you at this price. Suits in the new 3 and 4 button loose-fitting style, 1 and 2 button form-fitting, latest double-breasted and conservative sacks. Big, fleecy Overcoats and Ulsters; box, Chesterfield and belted models; also stunning Raglans. A wonderful value. — $24

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Smartly hand tailored Suits and Overcoats of fine wool materials. Overcoats with satin yokes and sleeve linings, fancy woven plaid backs in Greatcoats, Ulsters, Ulsterettes, Raglans, Chesterfields, etc. Suits in Blue Serge, fancy worsteds and unfinished worsteds, cheviots, cassimeres, etc., checks, stripes, plaids, overplaids. An amazing array. Every one a tremendous bargain. — $29

GROUP NO. 5
At $33 you may choose Suits and Overcoats of the finest Rochester and Chicago producers; all hand tailored, exclusive creations. The Suits are made of such renowned fabrics as Mayflower, Sheriff, Metcalf, Stillwater, Princeton, etc. Overcoats of rich and rare domestic and imported materials in handsome big Ulsters, Ulsterettes, Box Coats, Raglans, etc.; plaid backs, plain or belted. — $33

GROUP NO. 6
Suits and Overcoats—the finest money can buy—including Newport Fashion August Bros., Stratford, L-System and other famous makers. Absolutely the finest domestic and imported materials loomed; hand tailoring throughout. Every favored model, fabric and pattern represented, from the most extreme to the most conservative. A positive saving of $25 to you! — $39

Bet. Fifth Ave. & Broadway — 2d Floor 15 W. 34th St. — Opposite Waldorf Hotel.

Out of respect to our late beloved brother

Michael Edward D'Andrea

This shop will be closed today and tomorrow

D'ANDREA BROTHERS, Inc.
Men's Tailors
587 Fifth Avenue at Forty-seventh

The Fireproof Rosary Hill Home Fund at Hawthorne, N. Y.,

has erected a building now near completion (which is the first part of the Home's extensive plan), and will soon hold 25 men and women in two large wards, who will no longer need to fear the tragedy of a conflagration. There are more patients not so feeble in the old wooden Home who should be transferred to the Main Home, to be built next year, if our Fund is sufficiently large. We beg for it the generous help of the friends of the cancerous poor, so that we can begin the excavation of the great cellar.

The Servants of Relief for Incurable Cancer
MOTHER M. ALPHONSA LATHROP, O. S. D., Treasurer.
ROSARY HILL HOME,
Hawthorne, Westchester County, N. Y.
No Collectors Are Authorized.

EDISON AT AD SHOW, LOOKING FOR IDEAS

Besieged by Autograph Hunters and Showered With Literature From Many Booths.

REJECTS HIS OWN PICTURE

Says Broadway Wouldn't Be So Nice Without Its Array of Electric Signs.

Thomas A. Edison appeared unexpectedly yesterday afternoon at the Advertising Exposition at the Seventy-first Regiment Armory at Thirty-fourth Street and Park Avenue. He was accompanied by W. H. Meadowcroft, his secretary, who explained that Mr. Edison had "come to see the show and what there was that he could utilize."

In the hour he spent among the exhibits, Mr. Edison was requested to write his autograph many times. He posed for his picture at two of the exhibits, but declined to take tea at the Advertising Show because, Mr. Meadowcroft explained, the inventor never takes refreshment "between meals."

"You fellows are in hard luck," said Mr. Edison to those in charge of the United States Shipping Board exhibit, where the big table, in a typical dinner on Shipping Board vessels, had just been stripped and was being made ready for a new display.

He passed up the aisle to the booth of Lee & Nash, lithographers.

"Let me have one of their pamphlets," requested Edison.

"Wait a minute," called the attendant, "here's something else for Mr. Edison."

He handed a large lithograph portrait of the inventor. Edison turned to look at the picture, but rejected the likeness with the shake of his head.

"Come in, John us," shouted the voice of a young man in one of the next booths to Mr. Edison whose face beamed when he looked up and read at the top of the exhibit, "The Ediphone," exhibited by Thomas A. Edison, Inc." He promised to come back later and pose for his picture in the booth.

"What luck have you had with advertising?" Mr. Edison was asked.

"I have experimented with advertising," replied the inventor. "You can't tell about the results. But they're all doing it."

Mr. Edison was informed that there was agitation for the removal of electric advertising signs in certain sections of Manhattan, and he was asked what he thought of the electric sign as an advertising medium.

"The electric sign is pretty good. Broadway would not be so nice looking without it. That's what makes Broadway. But I haven't seen Broadway more than half a dozen times. I feel like a countryman because I get over here so infrequently."

When he left he had such a collection of literature that he required assistance to carry his load.

Furniss Made Full Yale Professor.

NEW HAVEN, Nov. 15.—Edgar S. Furniss, Associate Professor of Political Science at Yale University, has been promoted to a professorship of Political and Social Science, according to an announcement made today by the university Secretary.

RED CROSS ROLL CALL.

Drive, With $100,000 Now In, Tops Last Year's Marks.

The seventh annual Roll Call of the Red Cross is already topping marks set last year, officials in charge of the drive said last night at headquarters, 598 Madison Avenue. The more than $100,000 received since the call opened represented practically as many donors as dollars, they said. Requisitions for supplies received up to last night were given as more than 10 per cent. higher than the corresponding date in last year's appeal.

"Hearty endorsement and co-operation is coming from every religious denomination, Protestant, Catholic and Jewish," it was announced. Cardinal Dougherty sent felicitations from Philadelphia. A special Jewish Women's Committee of sixteen is headed by Mrs. Benedict Erstein as Chairman, with Mrs. Julius Kaufman, Secretary.

SCOTCH & RUSSIA CALF-SKIN BROGUE

Downtown Headquarters
for the World's Finest Shoe

Look for the maker's imprint on the sole

On the golf course or at the exclusive club in town, you will see the same shoe in different styles. They are shoes for the man who appreciates good style coupled with enduring quality.

EGGERS & SILK
132 FULTON STREET New York City

A Garden Full of Darwin Tulips for $2.00

IN anticipation of again placing before our customers a collection of Darwin Tulips we have had a sufficient quantity grown so that we can offer

50 Giant Darwin Tulip Bulbs, Finest Mixed, for $2.00

Selected from 15 named varieties

Few Spring flowering plants rival the Darwin Tulip. They are a wonderful addition to the flower garden.

Plant any time before the ground becomes frozen

Present this advertisement at our store, or mail, with check, money order, cash or stamps and secure this exceptional collection. Sent prepaid to any point in the U. S. east of the Mississippi.

For those desiring Darwin Tulips in separate varieties, so the colors may be studied, we offer a collection of
10 each of 10 varieties,** separately labeled, **for $5.00.

Our Fall Bulb Catalog containing a complete list of High Quality Bulbs for Autumn Planting, sent on request.

Stumpp & Walter Co
30-32 Barclay Street New York City

Note the First Name **Joseph** Hilton *And our exact addresses LISTED BELOW*

Why You Buy for Less at Joseph Hilton

Net Cost of the Overcoats We Sell for $24.50

Made In Our Own Shop

Pure Wool, 32 oz. Overcoating bought at mills at $3.25 per yard—3½ yards—cost of cloth	8.12
Skinner satin yokes—Irish linen canvas—Belgian hair cloth—horn buttons—silk thread excluively—(trimmings)	4.20
Cutting coat	.42
Tailoring overcoat by hand	6.75
Overhead shop expense	.40
	$19.89

No maker of good clothing can produce a good overcoat for less than our cost.

Manufacturers sell these to retailers at $24 to $25. They sell them for $35

Carefully NOTE the first name *Joseph*—it's as important as the last and our exact addresses.

In our Tailoring Plant at Rahway, N. J., we build the finest clothing that human hands can make—and sell them thro' our eight New York stores, *direct* to you at *one* small profit—sell them for the same price other stores *pay* for those *they* sell—

You don't have to be a scholar of algebra to figure the savings you make here—

Overcoats

Absolutely $35 Values

$24.50

Big, Warm, Comfy Winter Overcoats that have stunning style—charming lines and will resist all the elements—Ulsters—Raglans—Belters—in Grays, Browns and Blues—All pure wool—hand tailored and sold under our guarantee of satistory Wear or Money Back.

Overcoats

Worth $50 and $60

$30 and $40

Overcoats of choicest imported and American Coatings. Garments that have few equals and no superiors. Coats that you'll justly say are gorgeous in every way.

Although our low prices are a big item, they fade into insignificance when you consider the incomparable quality—richness in texture—skill in tailoring and charm in style. Variety infinite.

Joseph Hilton

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Opposite City Hall Park
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One Block Above Macy's—1333 B'way
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WOMEN'S RIDING BOOTS $15

Again—the Horse Show! Blue blood, bejewelled, in the boxes. Blue blood, beribboned, in the ring. Time o' the year to swing to the saddle and canter into the hills. But first, to complete your costume, these splendid riding boots in tan or black.

RICE *and* HUTCHINS
SIGNET SHOE SHOPS

42nd Street at No. 137 West 1345 Broadway at 36th Street
14th Street at No. 6 East 125th Street at No. 112 West
150th Street at Third Avenue Brooklyn: 557 Fulton Street

EDUCATOR SHOES FOR ALL THE FAMILY

The only "Philadelphia" Cream Cheese is the cheese made by Phenix

Richer, with a more delicate flavor, it was originated forty years ago to please an exclusive grocer's fastidious customers.

PHILADELPHIA
Cream Cheese

Light Weight Model

The Chelton-Benkert and the L-Norr meet the full requirements for full dress wear. Made in Patent Coltskin. Lasts and Patterns exclusively our own design.

BOTH SHOPS

WHITEHOUSE & HARDY

BROADWAY at 40TH STREET 144 WEST 42ND STREET
NEW YORK

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OPERA

By H. C. COLLES.

Revival of "L'Amico Fritz."

L'AMICO FRITZ, Lyric comedy in three acts. Book in Italian by P. Suardon after the story by Erckmann-Chatrian. Music by Pietro Mascagni. At the Metropolitan Opera House.

Suzel ..... Lucrezia Bori
Fritz ..... Miguel Fleta
Beppe ..... Merle Alcock (debut)
Rabbi David ..... Giuseppe Danise
Hanezo ..... Pompilio Malatesta
Federico ..... Giordano Paltrinieri
Caterina ..... Grace Anthony
Conductor, Roberto Moranzoni.

The double bill at the Metropolitan last night placed Franco Leoni's little one-act opera, "L'Oracolo" before Mascagni's "L'Amico Fritz." As the latter was being revived after nearly thirty years' oblivion, it must be considered to be not only the event of the evening, but at any rate one of the events of the season. It may be confessed, however, that this revival seemed to be more or less comparable to the last scene in "L'Oracolo," that in which the corpse is propped up on a seat to deceive the police. "L'Amico Fritz" has so little appearance of animation that it is doubtful whether the police will be deceived.

Before discussing the revival, however, "L'Oracolo" deserves a word. The composer has been skillful in combining the conventional style of current Italian opera with the local color which the story of life (and death) in the Chinese quarter of San Francisco demands. The whole effect is vivid, with just enough realism to give character to the music, not enough to transform it into something new. Its great merit is that it offers to Signor Scotti a dramatic part worthy of his powers, or is it rather that he makes the part of the keeper of the opium den into something far more real than the music? At any rate, while he is on the stage all eyes are riveted on him. Every posture and gesture is significant.

It may not be easy to follow all that goes on, or to know why each of the struggles, the murders, the religious exercises and the various kidnappings of the long suffering baby take place. It is not necessary to know, and at any rate one knows as much as, or more than, one would be likely to discover in a day of intrigues in the Chinese quarter.

Mr. Didur, with his hollow-sounding voice, seemed exactly suited to the part of the Mysterious Man. Mr. Chamlee, Miss Queena Mario and Miss Marion Telva all sang well. It was not their faults that the minor characters kept on recalling attention to the fact that this is, after all, just an Italian opera, with tenors, sopranos, impassioned love duets and such like paraphernalia. The composer is inclined to drop the local color for his music rather as these characters come to the fore. They are not, however, to the fore for very long, and it is the duel of wits as well as of force between the Chinese den keeper which matters dramatically and is illustrated musically.

After this brilliant little "shocker," Mascagni in his best-bib-and-tucker mood seemed doubly tame. "L'Amico Fritz" surely has the distinction, if distinction it can be called, of the most blameless book ever devised for an opera. Mr. Podnap himself would find nothing in it to bring a blush to the cheek of the young person. The lovers are so bashful that it is all worthy Jewish rabbi, a gypsy boy with a fiddle and several other assistants, can do to bring them to each other's arms. Fritz has a birthday and his steward's pretty daughter brings him violets and sings about

"Son l'allito d'aprile
Dal profumo gentile."

When she hears the gypsy boy's fiddle she bursts into tears. Tender signs these but Fritz knows too little to recognise them. In the next act she throws him cherries from the tree, not with any desire to lead him on, such a thought never entered her head, but because she is so young, he so handsome, the day so fine and the cherries so red. Then the old Rabbi comes and talks to her about Isaac and Rebecca which apparently puts Suzel into her head, though why it is hard to understand. Was not Isaac's the most unromantic courtship in history? While the Rabbi is playing the part of Eleazar, Fritz runs off to town without saying goodbye, so the curtain falls on Act II. with more tears.

Fritz comes back feeling uncomfortable, and now the gypsy boy, Beppe, has a chance to deal with him. The fiddle has been left behind this time, so Beppe sings Fritz a love song, and this is too much for Fritz. It only wants the entrance of Suzel, the steward's pretty daughter, with a few more tears and a little more singing, to bring about the desired conclusion. During the first embrace the Rabbi, Beppe and the other assistants all come in and admire their handiwork, congratulate the Rabbi on his extraordinarily able conduct of affairs and the curtain falls amidst cries of "O, amore O bella—luce del core."

What a book with which to follow up the success of "Cavalleria Rusticana!" No cracking of whips or of skulls, no philandering with other men's wives, no devilment of any sort! Mascagni had not a dog's chance. When it came out he was praised for the "refinement" of "L'Amico Fritz," as though that in itself were a virtue. He is refined simply because these puppets give him nothing whatever to be vulgar about. He has written them some pretty songs, the violet song for example, which Mme. Bori sings deliciously; he has recalled a few taps of gypsy rhythm for Beppe to play and sing; he has dropped into a synagogue manner for the story of Isaac and Rebecca and written a few pages of what sounds today like tepid Puccini for the final love duet. All the time he hovers around little scraps and cadences form "Cavalleria," as though he longed to burst out into its more vigorous manner, but he restrains himself.

Mme. Bori played the sweet little Gretchen-like Suzel admirably, Mr. Fleta's vibrant tenor deserved a better fate than to spend itself on the milk and water Fritz. Mr. Danise did all that could be done with the part of the genial Rabbi. Miss Merle Alcock, who played the gypsy boy, is a new acquisition, and she used her pleasant mezzo-soprano voice well in the two songs which were her chief moments of prominence. She did not look like a boy or a gypsy, and in fact her whole appearance and her strange method of handling her fiddle and her bow added a good deal to the incongruity of the character.

Why was the gypsy boy dragged in at all? But if it comes to that, why was the opera even dragged out to three acts? The lovers might just as well have kissed and sung "O Amore, O Bella," as soon as Luzel's song about the violets was over. But in that case we should have missed the pretty, if rather too highly colored, scenes designed by Joseph Urban; we should have missed a good deal of tuneful music and some good singing. These talents, however, might have been employed on something more animated.

The Philharmonic Plays.

By RICHARD ALDRICH.

Mr. Van Hoogstraten offered a thoroughly conservative program last evening for the Philharmonic Society's concert in Carnegie Hall: Mozart's overture to "The Marriage of Figaro," Schubert's symphony in C, Weber's overture to "Euryanthe," Liszt's "Mephisto Waltz" and the three familiar excerpts from Berlioz's "Damnation of Faust." For even Liszt's piece of ironical diablerie can hardly be called dangerously beyond the limit of conservatism in these days.

The program was a good one, and, being played, provided continuous interest to the large audience. Mr. Van Hoogstraten has his orchestra well in hand and is improving it in finish. One thing in which it particularly stands in need of improvement is the quality of tone in louder passages, which is still somewhat rough and at times even strident.

He gave intelligent, lucid, well-balanced and musical interpretations of all the pieces he undertook last evening; interpretations that looked only to the significance of the music of the composers delivered it, and that sought no element of sensationalism. Mr. Van Hoogstraten is one of those who agree with Felix Weingartner in considering it incomprehensible how any one can find Schubert's symphony too long and can desire to shorten it. At least he refused to take what Mr. Gilman, in the program notes, calls "a more merciful view" and shortened it by not a note.

There may well be an argument made in favor of judicious and skilful curtailment of this symphony, as there has been in regard to other of Schubert's compositions. But it may also be maintained that it is not so much the length of this journey that counts as what is done on the way. And Mr. Van Hoogstraten, it must be said, kept it continuously interesting by the vivacity and elasticity of his tempos, and by the finely wrought phrasing by which he brought the performances to a realization of Schubert's purposes.

The overture of Mozart's comedy cannot doubtless be made to be its real self when played by an orchestra of such numbers in such a hall. It can hardly help being made to sound overweighted. But it was made to sound certainly brilliant last evening with strong, perhaps over-strong, contrasts of dynamics. And Weber's overture had much of its dramatic fire. The playing of Liszt's "Mephisto Waltz" was likewise brilliant, but somewhat straightforward. Perhaps a little more of its seductive sonorousness, its unbridled license, might have been suggested by a more impulsive freedom in the beat.

MUSIC CLUBS' HEADS MEET.

Plan a Four-Year Course of Study In Appreciation of Music.

The Board of Directors of the National Federation of Music Clubs held the initial session of a three-day meeting yesterday at the Gamut Club, 42 West Fifty-eighth Street. Reports of officers and heads of departments were read and plans discussed for the 1925 convention.

Mrs. Helen Harrison Mills of Peoria, Ill., editor of the National Music Club Bulletin, said that the federation now had about 1,900 clubs with a total membership of 150,000. One of the new activities, she said, is the establishment of a four-year course of study in the appreciation of music for the benefit of those members who are music lovers but who have had little or no musical training. Annual prizes ranging from one hundred to one thousand dollars for the best American composition, she said, will be continued, as well as the annual contests for American students of voice, violin and piano who have been American trained. It is the purpose of the federation, she added, to engage at the concerts given by clubs, artists at least half of whom are American born.

The meetings will be continued today and tomorrow at the Great Northern Hotel.

METROPOLITAN OPERA HOUSE
TODAY Madama Butterfly at 2 Mme. Bori, Miss Roberts, Tate; Gigli, Scotti, Bada, Montesanto.
Mon., 8. Samson et Dalila. Matzenauer; Martinelli, De Luca, Rothier, Paltrinieri. Mascagnian Night.
Tues., 8. Rosenkavalier, Jeritza, Easton, Rothier; Mason, Bender, Schumann-Heink, Bada, Bodanzky.
Wed., 8:15. Pop. Prices. Traviata. Bori, Alcock, Gigli; Chamlee, Ballester (debut). Moranzoni.
Thurs., 8:30 (75c to $2). Cavalleria Rusticana and Pagliacci (In Concert Form).
Next Mon., 7:30. Meistersingers. Rethberg, Howard; Ladnier, Whitehill, Bender, Meader, Schumann-Heink, Schlegel, Bodanzky.
Wed., 7:45. Tannhauser. Jeritza, Matzenauer; Lauri-Volpi, Whitehill, Bender, Meader, Bodanzky.
THURS. MAT. at 1. CARMEN
$1 to $6—20% TAX.
Easton, Mazzoleni, Telva, Hunter, Gigli, Martinelli, Marcoux, Bada, Wolff, Hasselmans.
Thurs., 8. Rome et Juliette. Bori, Delaunois; Gigli, De Luca, Ladnier, Didur, Dua, Hasselmans.
Fri., 8:15. Tosca. Jeritza; Gigli, Picco, Scotti, Malatesta, Picco, Paltrinieri, Moranzoni.
HARDMAN PIANO USED

METROPOLITAN OPERA HOUSE
SPECIAL MATINEE TODAY AT 2.
MADAMA BUTTERFLY
RETHBERG, TELVA; GIGLI, SCOTTI, BADA. GUSTAFSON, COND., MORANZONI.
SEATS $1 TO $5. NO WAR TAX.

Metropolitan Musical Bureau Announces
Carnegie Hall, Tonight at 8:30, $2
Piano Recital by VLADIMIR de
PACHMANN
ALL CHOPIN PROGRAMME
Seats Now at Box Office. Baldwin Piano.

CARNEGIE HALL, TOM'W EVE. at 8:30
ANNA
LISA
MARGO
DUNCAN DANCERS
MAX RABINOWITSCH at the Piano.
Program: Chopin, Gluck, Mozart, Schubert
Seats 50c to $2 at Box Office. Chickering.

Town Hall, Sun. Afternoon at 2, Nov. 18
Song Recital by LOUIS
GRAVEURE
Seats 75c to $2 at Box Office. Chickering.

PHILHARMONIC
VAN HOOGSTRATEN Conducting
CARNEGIE HALL, THIS AFTERNOON, 2:30. Mozart, Schubert, Weber, Liszt, Berlioz.
FIRST SUN. AFT., Nov. 18, at 2:00
"PATHETIC"—"Afternoon of a Faun."
"Tannhauser" Overture, "Death and Transfiguration."
ARTHUR JUDSON, Mgr. Steinway Piano

Aeolian Hall, This Afternoon, at 3.
Song Recital by JOHN
BARCLAY
Baritone. (Mason & Hamlin Piano.)
Concert Management Arthur Judson.

N.Y. SYMPHONY
WALTER DAMROSCH ..... Conductor
Carnegie Hall Thurs Aft., Nov. 22, at 2
Fri. Eve., Nov. 23, at 8:15
SECOND CONCERTS BEETHOVEN CYCLE
SOLOIST ELIZABETH RETHBERG
Leonore No. 2; Air "Abscheulicher wo eilst du hin"; Quartet. "Mir ist so wunderbar" (from Fidelio), ELIZABETH RETHBERG, JEANNETTE VREELAND, JAMES PRICE, FRED PATTON. "Eroica" Symphony.
Tickets at Box Office. George Engles, Mgr.

CARNEGIE HALL, Tomorrow Aft., at 3
ONEGIN
SONG RECITAL. (Steinway Piano).

CARNEGIE HALL, SAT. AFT., NOV. 24, at 2:30—PIANO RECITAL—JOSEF
HOFMANN
ALL CHOPIN PROGRAM (Steinway)

Friends of Music
TOWN HALL SUN. AFT., NOV. 25 at 4 P. M. Sharp
ARTUR BODANZKY, Conductor
CARL FRIEDBERG, Pianist
HENRIOT WARNKE, Cello
SUPPLEMENTARY SUBSCRIPTION SALE
Nine Remaining Sunday Afternoon Concerts, $15, $9.00, $6.75, $4.50. Tax Exempt, at Town Hall Box Office.

TOWN HALL, Tues. Eve., Nov. 20
SONG RECITAL—MARGUERITE
D'ALVAREZ
SEATS NOW ON SALE.
Prices $1, $1.50, $2; Loge $3.50 (Chickering Piano)
AEOLIAN HALL, Sun. Aft., Nov. 18, at 3:30
LIEDER RECITAL by
Paul Draper
Tickets at Box Office. Mgt. GEORGE ENGLES.

CARNEGIE HALL DEC. 2
SUNDAY AFT. at 3
RACHMANINOFF
Tickets now at box office.

AEOLIAN HALL, THIS SUNDAY EVE. COMPOSERS CONCERT
BORIS LEVENSON
ASSISTED BY PROMINENT ARTISTS and RUSSIAN STRING QUARTET.
Tkts. 50c to $2.20. Mgt. S. Hurok. (Knabe.)

A Town Hall, Mon. Eve., Nov. 19, at 8:30.
American Debut of
Socrate BAROZZI
The Roumanian Violin Virtuoso
CARL LAMSON at the Piano
Steinway Piano. Mgt. J. B. POND, 25 W. 42 St.

AEOLIAN HALL, TONIGHT AT 8:15
SONATA RECITAL
FRANCES Moore | HUGO Kortschak
Mgt. EVELYN HOPPER. Steinway Piano.

TOWN HALL, Sun. Eve., Nov. 18, at 8:15.
VIOLIN RECITAL. ILLUMINATO
MISERENDINO
AEOLIAN HALL, Mon. Ev., Nov. 19, at 8:15
LENOX STRING QUARTET
Management EVELYN HOPPER.

CASINO THEA., B'way, 39 St. Next Sunday Night
For NEW YORK AMERICAN CHRISTMAS & RELIEF FUND, INC.
From Wildflower: Guy Robertson and Girls and Boys; Esther Howard and Bobby Higgins; Bernard Gorsey; Marion and Martinez Randall
From Greenwich Village Follies: Willie Howard; Phil Baker; Snow & Columbus; Wynne Bullock; Bros Sisters; From Maple Ring; Phoebe Crosby; From Sir, Settling; 12 English Rockets; Helen Eley; Sazne & Kent; From Music Box Revue: Walter Craig; Martha Graham; Johannes Josefsen & Islanders; From Helen of Troy: Queenie Smith & Joseph Lertora; From A Parisian Model: Ethel McGlinty; Milton Nevers Glide; Girls & Boys; Vincent Lopez and His Orchestra; Ray Dooley
Master of Ceremonies ..... Eddie Dowling
Popular Prices (No War Tax)

Thrilling Military Features at the
NATIONAL HORSE SHOW
Squadron A Armory
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Admission $1.65
AFTERNOONS AT 2. EVENINGS AT 8.
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FREE CONCERT
with
MADELEINE MacGUIGAN, Violinist
ARTHUR KRAFT, Tenor
ROBERT ARMBRUSTER, Pianist
THE DUO-ART PIANO will play
PADEREWSKI'S
Recent Recording of the famous
Second Hungarian Rhapsody of Liszt
Saturday, November 17th, at 12 Noon
THE AEOLIAN COMPANY
AEOLIAN HALL, 29 West 42nd St.

2ND RECITAL OF SERIES
SUNDAY AT 8:30 P. M.
MABEL ROWLAND
in her inimitable
Comedy Character Sketches
also BEATRICE WELLER—Harpist.
National Thea., 41st. W. of B'way

LIONEL TRABADELO, Paris, teacher of Melba, Farrar, Garden, Delmores, says: "My former assistant, ROBSARTE, has no equal among instructors in America." Ask any professional. Tone specialist—stage technique. Auditions 2-6 P. M. Hotel Woodward.

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NEWMAN TRAVELTALKS
SUNDAY EVENING CHILE AND STRAITS OF MAGELLAN
PRICES 50c. TO $2.00

OPERA TICKETS
Choice Seats TONIGHT 50c
Advance, all parts of the house
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Sold & Exchanged for Season or Single Performances.
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1416 B'way Opp. Met. Opera House
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FOR SALE—2 Orchestra Circle, 1st row, Main Seat. 3 Tues. & 2 Sat. Mat. Steeper.

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WHEN you decide which of these plays suit your taste, what do you do next?
Some people waste time that is more costly than the tickets, in touring box-offices and standing in line. Other more thrifty souls find economical convenience in McBride's service—which is never a penny more than 50c. over box-office prices.
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WINTER GARDEN Nights 8:30. Mats. Wed. & Sat., 2:30
FIFTH YEARLY EDITION
Greenwich Village Follies
AMERICA'S GREATEST ANNUAL REVUE
SUNDAY NIGHT CONCERT
AL JOLSON
THE WORLD'S GREATEST ENTERTAINER
AND 10 OTHER STAR ACTS

CENTURY THEATRE, 62nd Street and Central Park West
EVGS. 8:30. MATINEES TOM'W & WED., 2:30
SOLE MARTIN-HARVEY
Mat. & Night Tonight, T'm'w "Burgomaster of Stilmonde"
ALL NEXT WEEK, HAMLET.

F. RAY COMSTOCK & MORRIS GEST Present
ELEONORA DUSE
and her company
TODAY at 2:15, "COSI SIA."
TUES. & FRI. MAT., NOV. 20 & 23, "LA PORTA CHIUSA." (The Closed Door)
TUES. & FRI. MAT., NOV. 27 & 30, "LA CITTA MORTA" (The Dead City)
LAST PERFORMANCES
AT THE CENTURY THEATRE
SEATS AND TRANSLATIONS FOR ENTIRE REPERTORY NOW ON SALE AT THEATRE

F. RAY COMSTOCK and MORRIS GEST announce
Gala Premiere Mon., Nov. 19
MOSCOW ART THEATRE
ELEONORA DUSE—Guest of Honor
4 WEEKS ONLY
SEATS NOW ON SALE
at JOLSON'S 59TH ST. THEATRE

JOLSON'S 59th St.—Last 3 Times
SOTHERN-MARLOWE
Evs. at 8 Mat. Tom'w, 2 ROMEO and JULIET

Arthur Hopkins presents Ethel Barrymore in "A Royal Fandango" Zoe Akins' New Comedy
Plymouth WEST 45 St. MATINEES TOMORROW & THURSDAY

WILLIAM HODGE IN 'For All of Us'
The Great Laugh and Tear Play
"Audience laughed and wept and had a huge time."—N. Y. Tribune.
49th ST. Evs. 8:30. Mts. Tom'w & Wed., 2:30

CENTURY ROOF Thea., 62d St. & Cent. Park West. Evs. 8:30
MATS. TOMORROW and WEDNESDAY, 2:30.
The Laughing Hit! WHAT A WIFE!
with Glenn Anders, Dorothy Mackaye, Louis Simon

PRINCESS 39th St. & B'way. Evs. at 8:30
Mats. WED. & SAT. at 2:30.
The Shame Woman
By LULA VOLLMER—2ND MONTH.

SELWYN Thea. EVERY SUNDAY NIGHT
RUTH DRAPER
in ORIGINAL CHARACTER SKETCHES
Special Mats. Fri., Nov. 23 & 30, at 3

MOROSCO Thea., West 45th St. Evs. at 8:30
Mats. Wed. & Sat. at 2:30
RAFAEL SABATINI'S ROMANTIC PLAY
"Scaramouche"
With Sidney Blackmer—Not a Picture.

SHUBERT-RIVIERA 97th St. & B'way Mat. Tom'w
Next Week WHISPERING WIRES
Mary Ryan in 'Red Light Annie'

Playhouse 48th St., East of B'way. Evs. 8:30. Mts. Tom'w & Wed., 2:30
CHAINS
"BY FAR THE SQUAREST OF THIS SEASON'S AMERICAN PLAYS."
—Percy Hammond, Tribune.

LAST 2 TIMES!
WINDOWS GARRICK, 65 W. 35th Street. Evs. 8:30. Last Mat. Tomorrow.

Opening MON., NOV. 19 AT 8:30
THE THEATRE GUILD Presents
THE FAILURES
A PLAY IN 14 SCENES BY H. M. HARWOOD and H. M. LENORMAND
GARRICK THEA. SEATS NOW.

LONGACRE Thea. 48 St. W. of B'way. Evs. at 8:30
Mats. SAT. & WED., 2:30.
"LITTLE JESSIE JAMES"
WITH THE JAMES BOYS—A PAUL WHITEMAN GANG. 45th BIG MONTH.

REPUBLIC 42d St., W. of B'way. Evs. 8:30.
Mats. WED. & SAT. at 2:30.
ANNE NICHOLS' LAUGHING SUCCESS
Abie's Irish Rose
THE PLAY THAT PUTS U IN HUMOR

LONGACRE Thea. SPECIAL TODAY at MATINEE 2:30
MORNING PERFORMANCE TOMOR'W at 10:30
EXTRAORDINARY PRICES
50c to $1.50—NO HIGHER
Sydney Rosenfeld's Most Successful Comedy
VIRGINIA RUNS AWAY

BROADHURST 44th St., West of B'way. Evs. 8:30
Mat. Tomorrow 2:30
RICHARD BENNETT
in the greatest triumph of his career
THE DANCERS
Moves to the
AMBASSADOR THEATRE
NEXT MONDAY
TICKETS PURCHASED FOR THE BROADHURST WILL BE HONORED AT THE AMBASSADOR. EARLY EXCHANGES ARE URGED.

39th St. Thes., near B'way. Evs. 8:30. Last 2 Matinees Tom'w & Wed., 2:30. Weeks
WILLIAM and EMILY FAVERSHAM STEVENS in "A LESSON IN LOVE"

SHUBERT 44th, W. of B'way. Evs. 8:15 sharp
Mats. Tom'w & Wed., 2:15 sharp
SENSATIONAL REVUE
ARTISTS AND MODELS
OF 1923

IN LOVE WITH LOVE
Lynn Fontanne, Ralph Morgan, Henry Hull
RITZ Theatre, West 48th Street. LAST WEEK
Last Matinee SAT., 2:30.
TUES. NIGHT, NOV. 20, Seats Now
ROBERT E. LEE

APOLLO Thea., W. 42d St. Evenings 8:30.
Mats. SAT. & WED. at 2:30.
MADGE KENNEDY IN "POPPY"
with W. C. Fields
The Biggest Musical Comedy Hit of the Year

TIMES SQ. Thea., West 42d St. Evs. at 8:30
Mats. Wed. & Sat., 2:30.
HELEN OF TROY, N.Y.
THE PERFECT MUSICAL COMEDY

NATIONAL Thea., 41st, W. of B'y. Evs. 8:30
Mats. Tom'w & Thurs., 2:00.
"A CYRANO WHO MADE THE PLAY A RARE DELIGHT."—Alan Dale in American.
WALTER HAMPDEN
In CYRANO de BERGERAC
MAIL ORDERS RECEIVED FOR 8 WEEKS

COMEDY THEATRE, 41st E. of B'way.
LAST TIME TONIGHT.
Children of the Moon
"IT IS A POWERFUL & STIRRING DRAMA."—Stephen Rathbun, N. Y. Sun.

THE HUNCHBACK OF NOTRE DAME
Presented by Carl Laemmle
ASTOR Thes., B'way & 45th St. NOW
Twice Daily, 2:30-8:30.

CENTRAL B'WAY at 47th
CONTINUOUS 1 to 11 P. M.
POP. PRICES
William Fox Presents
"The TEMPLE of VENUS"
LILLIAN GISH
"THE WHITE SISTER"
NOTE: This production will not be shown in any other theatre in New York or suburbs this year.

LYRIC THEATRE WEST 42D ST. Just Off Broadway.
Twice Daily, 2:30-8:30. Sunday Matinee at 3.

AMBASSADOR 49th, W. of B'way. Evs. 8:30
Mat. Tomorrow 2:30
"Oh, Min, What Did You Do?"
A LOVE SCANDAL
WITH NORMAN TREVOR and EDITH TALIAFERRO
Moves to the COMEDY Theatre Monday Next
RICHARD BENNETT in "THE DANCERS" MOVES FROM THE BROADHURST TO THE AMBASSADOR NEXT MONDAY.

ELTINGE Thea., W. 42d St. Evs. 8:30.
Mats. Wed. and Sat., 2:30.
THE SELWYNS present Frederick LONSDALE'S Daring New Comedy
SPRING CLEANING
with Violet Heming, Estelle Winwood, Arthur Byron, A. E. Mathews & others.
SPECIAL THANKSGIVING DAY MATINEE
Funniest Musical Comedy in New York
Mr. Battling Buttler
With CHAS. RUGGLES & WM. KENT.
SELWYN THEA. Pop. Mats. Wed. & Sat.

VANDERBILT Evs. 8:30. Pop. Prices
Mats. Wed. & Sat., 2:30
SOMERSET MAUGHAM'S Satirical Comedy
THE CAMEL'S BACK
with Charles Cherry & Violet Kemble Cooper.

COLONIAL BROADWAY At 62d St.
GEORGE WHITE presents
MILLER AND LYLES IN RUNNIN' WILD
"Better than any two white shows on Broadway."—S. Jay Kaufman, Telegram
MATINEE EACH SATURDAY
MIDNIGHT SHOW THURSDAY.
SEATS 4 WEEKS IN ADVANCE, incl. Thanksgiving Day Matinee.

FROLIC Atop New Amsterdam. Evs. 8:30. Pop. Mats. Sat., Tues., Thurs., 2:30
Grand Guignol PLAYERS presenting in French A New Play's

2ND SEASON
CASINO B'way & 39 St. Evs. 8:30
Mts. Tom'w & Wed., 2:30
Arthur Hammerstein's Musical Hit,
WILDFLOWER
with Edith Day The Show That made 'Sombrero'

4th MONTH
BIJOU W. 45 St. Evs. 8:30.
Mats. SAT. & WED., 2:30.
A. H. WOODS Presents
GRANT MITCHELL in The Whole Town's Talking
By John Emerson & Anita Loos.

Maxine Elliott's 39th St., E. of B'y. Evs. 8:30
Mats. Sat. & Wed., 2:30
SAM H. HARRIS Presents
JEANNE EAGELS in "RAIN"
419 TIMES. Staged by John D. Williams

BELMONT 48th St., E. of B'way. Evs. 8:30
Mats. Tom'w & Thurs., 2:30.
TARNISH "Succeeded in giving New York a sensation."—Welsh, Telegram.

John GOLDEN'S Show
GO LAFF
Chicken Feed
At the Little Theatre, W. 44th St. Mat. Tom'w.
AND
7th Heaven
BOOTH West 45th Street. Evenings 8:30
Mats. Tom'w & Wed., 2:30.

44th ST. THEATRE ALL MATINEES, Except Holidays, BEST SEATS $1.00
TWICE DAILY, 2:30—8:20. SUNDAY MAT. AT 3.
A REX INGRAM-METRO PICTURE
SCARAMOUCHE
Founded on the novel by RAFAEL SABATINI
"The Best Picture of Any Season"
—Don Allen, Eve. World.
SEATS ARE NOW ON SALE—4 WEEKS IN ADVANCE.

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LOWELL SHERMAN
as the World's Greatest Lover
"CASANOVA"
EMPIRE B'way & 40th St. Evs. 8:30.
Matinees Sat. & Wed., 2:30.

"THE SWAN"
CORT West 48th Street. Evs. 8:30.
Mats. Sat. & Wed., 2:30.
IRENE BORDONI
in Hopwood's Gay Song Play
"Little Miss Bluebeard"
LYCEUM West 45th Street. Evs. 8:30.
Mats. Tom'w & Thurs., 2:30.

GLOBE B'way & 46th St. Evs. 8:30.
Mats. Sat. & Wed., 2:30.
FRED STONE
in "STEPPING STONES"
with DOROTHY STONE

EARL CARROLL Presents
"WHITE CARGO" With A. E. ANSON
SAM H. HARRIS Presents
GREENWICH VILLAGE Thea., 7th Av., 4th St. Evs. 8:30. Mats Tom'w & Thurs., 2:30.
GAIETY B'way at 46th Street. Evs. at 8:30
Mats. Sat. & Wed., 2:30.
CYRIL MAUDE "AREN'T WE ALL"
Frederick Lonsdale's Brilliant Comedy

KLAW West 45th Street. Evs. 8:30 Sharp
Mats. Tom'w & Wed., 2:30 Sharp
FRANCINE LARRIMORE
in "NOBODY'S BUSINESS"

YIDDISH ART THEATRE 25TH ST. & MAD'N AV.
MAURICE SWARTZ in "7 Who Were Hanged"
ENTIRE WEEK Evs., Incl. Sun., 8:30. Mats. Sat. & Sun., 2:30.

EARL CARROLL Thea., 7th Av., 50th St. Circle 0600. Evs. 8:30. Mats. Tom'w & Thurs., 2:30
152D TIME
EARL CARROLL'S VANITIES
EXALTING THE HUMAN FORM
An Unusual Revue, Surpassing All Others in Splendor and Novelty.
PEGGY HOPKINS JOYCE, JOE COOK, Harry Burns, Jimmy Duffy, Irene Bisserr

HENRY MILLER'S THEATRE
124 West 43d St. Tel. Bryant 7410
Evs. 8:30. Mats. Tomorrow & Thurs., 2:30.
BLANCHE BATES
RUTH CHATTERTON
LAURA HOPE CREWS
GEOFFREY KERR
REGINALD MASON
FELIX KREMBS
HENRY MILLER
In LEE WILSON DODD'S
The Changelings

EQUITY PLAYERS present
'QUEEN VICTORIA'
By David Carb and Walter Prichard Eaton.
EQUITY 48 ST. THEA. Bry. 0172. Evs. 8:30. Mats. Tues. & Sat., 2:30.

PUNCH & JUDY THEATRE, 49th St., East of B'way. Evs. at 8:30
GO WEST YOUNG MAN
Matinees Today and Tomorrow at 2:30.

LIBERTY, Evs. 8:30. Mats Wed. & Sat. 2:30
MITZI in the musical hit THE MAGIC KING

MUSIC BOX Thea., W. 45th St. Evs. 8:30
Mats. Sat. & Wed., 2:30.
IRVING BERLIN'S 3RD ANNUAL MusicBoxRevue
Staged by Hassard Short

KNICKERBOCKER B'way, 38 St. Evs. 8:30
Mats. Sat. & Wed.
"THE SEASON'S SENSATIONAL HIT"
FLORENCE REED in "THE LULLABY" By EDWARD KNOBLOCK

3d MONTH HAVE THE HUNCH JOIN THE BUNCH GET THE PUNCH to
THE CROOKED SQUARE

HUDSON Thea., W. 44th St. Evs. 8:30.
Mats. Sat. & Wed., 2:30

GEO. M. COHAN Thea., B'way & 43 St. Evs. 8:30
Mats. Wed. & Sat., 2:30.
ADRIENNE
The Gayest, Gladdest, Tuneful Show
BILLY B. VAN RICHARD CARLE
JEAN TENNYSON

SUN-UP LENOX HILL THEA. 68 E. 78th St., between Park & Lex. Aves. Tels. 5455. Mat. Sat., 2:30.
The Players Company 1st Subscription Bill.

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BALCONADES BALLROOM
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Featuring Exclusively the Original
DIXIELAND JAZZ BAND
The band that taught "royalty how to jaze"—world-wide favorites.
ONE ADMISSION ONLY—Dancing Free
PHONE COLUMBUS 2300-2031.

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B. F. KEITH VAUDEVILLE "The Common Law" with Corinne Griffith and Conway Tearle
COLUMBIA Matinees, 47th & B'way. Twice Daily, 2:15 & 8:15. Prices Reduced
DAVE (Snuffy) MARION & His Own Show.

RODEO GRAND FINALS LAST 2 DAYS Twice Daily 2 & 8
MADISON SQUARE GARDEN
Nights 55c to $3. Mats. 50c to $2.50.
Children under 12 Half Price Afternoons.
Neighborhood Playhouse
466 Grand St. Telephone Dryd'k 7814.
Every Mts. (except Mon.) 2:30. Mat. Sat. 2:30
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JAMES B. POND PRESENTS
RAFAEL SCHERMANN
The Psychic Sherlock Holmes
TOWN HALL
Tonight, "Love and Crime."
Nov. 18 (2nd Lecture), "Handwriting and Destiny."
Nov. 21 (3rd Lecture), "Anonymous Letter Writers."
Tickets $2.20 to $1 (Plus Tax) at Box Office Now.
Management: JAMES B. POND, 25 West 42nd.

KLAW THEATRE, 601 West 45th St.
Sunday Afternoon, Nov. 18th
AT 3
Lecture on and Demonstration of
MARIONETTES
by
TONY SARG

MOTION PICTURES

The $1,500,000 Picture
Stanley Wyndham's Famous Masterpiece
"Under the Red Robe"
with
Robert B. Mantell, John Charles Thomas and Alma Rubens
"Wonderful music of Victor Herbert and William Fred Peters."—Tribune.
"It is a big picture . . . one of the loveliest things pictorially that has been screened."—Quinn Martin, N. Y. World.
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"A big picture among big pictures."—Eve. World.

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COLUMBUS CIRCLE
Twice Daily at 2:30 and 8:30—All Seats Reserved
VICTOR HERBERT and his ORCHESTRA

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RIALTO B'way, 42 St. "His Children's Children" with ALL STAR CAST A Paramount Picture RIESENFELD'S CLASSICAL JAZZ

R. S. MOSS' CAMEO 42 St. & B'way. David Copperfield Harold Lloyd in "Safety Last" Made Him! CHARLES DICKENS'

PLAZA Mad. Ave. & 58th St. Richard Barthelmess in 'The Fighting Blade'

CAPITOL B'way & 51st MARION DAVIES in "Little Old New York" Capitol Grand Orchestra.

467th and 468th SHOWINGS
"The Covered Wagon"
A Paramount Picture
CRITERION B'way & 44 St. Twice Daily 2:30-8:30. MATS. (except Sat., Sun. & Holidays) 25c to $1.10. Sun. MATS. at 2:30 All Seats 50c. Evenings $1.10 to $1.65

LOEW'S STATE & METROPOLITAN B'way 45 St. Brooklyn
THOMAS MEIGHAN "Woman Proof" AND BIG VAUDEVILLE BILL

MARR & STRAND B'y & 47th "A WOMAN OF PARIS" Written & Directed by CHARLES CHAPLIN Strand Symphony Orchestra.

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Help yourself— to our delicious DANISH PASTRY!
History shows that Gertner's were the originators of Danish pastry; they have had many imitators—and have felt sincerely flattered at the attempts.
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711 Seventh Ave., at 47th St. | 1446 B'way, at 41st St. | 1380 B'way at 38th St.

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An Excellently Appointed American Plan Hotel.
OPEN ALL THE YEAR.
Catering Only to a Discriminating, Transient and Permanent Clientele.
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D

THE PLAY

By JOHN CORBIN.

Beryl Mercer, R. I. P.

QUEEN VICTORIA. A play in seven episodes by David Carb and Walter Prichard Eaton. At the Forty-eighth Street Theatre.

Alexandrina Victoria.....Beryl Mercer
The Duchess of Kent.....Winifred Hanley
Baroness Lehzen.....Anita Rothe
Lady Gay Hawthorne.....Frances Goodrich
Prince Albert of Coburg.....Ulrich Haupt
Edward, Prince of Wales.....Arthur Maude
Viscount Melbourne.....Donald Cameron
The Duke of Wellington.....Edward Fielding
Archbishop of Canterbury.....Albert Tavernier
Lord Palmerston.....William Ingersome
Lord Conyngham.....Herbert Standing
Baron Stockmar.....Hubert Wilke
Sir James Clark.....Herbert Prior
Benjamin Disraeli.....Clarence Derwent
William Ewart Gladstone.....George Farren
A Footman.....Borden Harriman

The comity of nations was fitly observed last night, the English gift of "Abraham Lincoln" being acknowledged by an American "Queen Victoria." The inspiration of this play, by David Carb and Walter Prichard Eaton, quite obviously derived from Lytton Strachey. That was inevitable. It did not necessarily follow that the biographic drama would be worthy of the book—but it followed, none the less. It is simple, dignified and deeply impressive throughout its seven episodes, and scarcely less so in passages where the authors have had to rely upon their invention than in those that are based on historic record. It is only necessary to add that Beryl Mercer played the title part in a manner worthy of herself and of Victoria and you have the abstract and brief chronicle of a production that stands high in the achievements of this or any season.

The more extended chronicle is not so easy. In a play that ranges through the sixty years from Victoria's accession to the throne to her investiture as Empress of India, differences are inevitable. All things were good, but some were better than others. Curiously enough, the slight let-down occurred in the episodes of middle age, in which Miss Mercer might and should have been at her best. It seemed to be chiefly the fault of the authors, elsewhere so tactful and sensitive.

In the scene in which Victoria angrily dismisses Lord Palmerton and is subsequently enraged still further by ribald songs shouted in the streets, Messrs. Carb and Eaton called upon Miss Mercer for wild and whirling conduct which was scarcely credible and which at best would have been a trifle beyond her range. That was the worst of the dips. The only other one of note was in the scene of Albert's death. The Prince Consort's bed was thrust into chief prominence and bathed in a blinding light. Miss Mercer's performance was deeply, tragically moving, but not a little out of the focus. It would have been truer, as well as more effective, to place the sickbed in a more neutral light and so center attention upon Miss Mercer in this greatest of all moments in Victoria's life.

It was equally contrary to expectation that the most natural and poignantly appealing moments came in the episodes of Victoria's girlhood. The scene in which Lord Melbourne brought news of the death of the fourth George at six in the morning was, quite naturally, dimly lighted. To all appearances Miss Mercer *was* the girlish Queen. If there was any doubt it was quite dispelled by the words and action of a finely imagined episode, and especially by a marvelous girlish quality in Miss Mercer's voice. Almost from the start a lump rose in the throat, and kept rising through scene after scene.

With the appearance of Prince Albert, ingenuous romance mingled with sly domestic comedy, and was reinforced by it. Victoria's first repugnance to marriage and motherhood was as delicately rendered as by Strachey, and even more keenly psychologized. This girl Queen was deliciously self-willed and absurdly humorless. One felt as never before the force of the famous "We are not amused!" Albert was thus early the fussy burgher, arranging the chairs with mathematical nicety, as also the amateur statesman, quoting elaborate production statistics as to the Dresden china which they both so deeply admired. But there was music also in this love duet, and moonlight—and the first lovers' kiss, most touching in its maiden shyness and rapturous in its passion. And Miss Mercer was scarcely more admirable than Ulrich Haupt, who played Albert.

In the final episode, in which Victoria mounted the imperial throne, Miss Mercer again reached the heights of her sensitive, imaginative art. There was the little old woman, a ragbag for all her imperial finery, in whose heart kindness and honest goodness had for sixty years counted for more than a diadem; but there also was the most truly majestic of all England's sovereigns since the Great Elizabeth.

"Topics of 1923" for Broadhurst.

"Topics of 1923," the new revue starring Alice Delysia, will open at the Broadhurst Theatre next Tuesday evening, Nov. 20, instead of at the Ambassador, as previously announced. "The Dancers," now occupying the Broadhurst, will move to the Ambassador Monday evening, Nov. 19. The greater size of the Broadhurst stage is given as the reason for the change.

"A Love Scandal," now at the Ambassador, will move to the Comedy Theatre next Monday evening. "What a Wife," previously announced as moving to the Comedy, will remain at the Century Roof.

"One Kiss" at the Fulton Nov. 26.

"One Kiss," the new Clare Kummer comedy with music, will open at the Fulton Theatre on Monday night, Nov. 26. The play, adapted by Miss Kummer from "Ta Bouche," a Parisian success of recent years, will be presented with a cast which includes Louise Groody, Oscar Shaw, John E. Hazzard, Ada Lewis, John Price Jones, Josephine Whittell, Patrice Clark, Jane Carroll, Alden Gay, Dagmar Oakland, Pauline Hall, Fred Lennox, Elaine Palmer, Janet Stone, Gertrude McDonald and Irma Irving.

THEATRICAL NOTES.

Claude Loftus will again be the headliner of next week's bill at the Palace.

Mme. Duse will repeat her performance of "Cosi Sia" at the Century Theatre this afternoon.

The closing of "Helen of Troy, New York" at the Times Square Theatre on Dec. 1 is announced.

The first Clown Night of the season will be held at the National Vaudeville Artists' Club house tonight.

"Sharlee" will open at Daly's Sixty-third Street Theatre on Thursday of next week, and not Wednesday as announced.

A. H. Woods will soon put into rehearsal a new play by John Hunter Booth, entitled "Softy," with Robert Ames as the featured player.

The first matinee of "Robert E. Lee," which opens next Tuesday night at the Rits, will be the Saturday following the opening.

Ruth Draper will give matinees of her character sketches at the Selwyn Theatre a week from today and the following Friday, in addition to her Sunday night engagements there.

"Adrienne Night" will be celebrated at the Knickerbocker Grill Sunday night, as the first of a series of Sunday night events in which the actors in current musical comedies will participate.

Lula Vollmer, author of "Sun Up" and "The Shame Woman," was hostess last night to twenty-five newspaper women. After witnessing the performance of "The Shame Woman" in the Princess Theatre, the guests were taken in automobiles to the Greenwich Village Theatre, where supper was served in the lobby.

MUSIC NOTES.

Carmela Ippolito, violinist, a winner in the Young Artists' Contest, will play on Friday of next week at the Town Hall.

Robert Haven Schauffler presents readings of his poetry and 'cello solos on Sunday afternoon at the Greenwich Village Theatre.

Members of the San Carlo Opera will assist the Police Honor Legion's entertainment at the Hotel Commodore on Thanksgiving Eve.

John Powell lectures on "Music and the Individual" this evening at Aeolian Hall, with illustration from Beethoven's "Waldstein" sonata.

The Scandinavian Workingmen's Singing Society holds its thirty-fourth annual concert tonight in the Chamber Music Room of Carnegie Hall.

FINE IN MAETERLINCK PLAY.

Sir John Martin-Harvey Appears in "Burgomaster of Stilemonde."

THE BURGOMASTER OF STILEMONDE. A play in three acts from the French of M. Maeterlinck. Translated by Alexander Teixeira de Mattos. At the Century Theatre.

Cyrille van Belle.....Martin-Harvey
Isabelle.....N. de Silva
Floris.....Victor Watts Weston
Major Baron von Rochow.....Gordon McLeod
Lieutenant Otto Hilmer.....Walter Pearce
Lieut. Carl von Schaumberg.Leonard Daniels
The Municipal Secretary.....Alfred Ibberson
Claire.....Fred Grove
Jean Gilson.....Eugene Wellesley
The Burgomaster's Footman.....David Bain
A German Sergeant.....Paul Barry
A German Soldier.....D. Leonard

As the third offering of his brief American season, Sir John Martin-Harvey last night produced Maeterlinck's "Burgomaster of Stilemonde" at the Century Theatre. The production will be repeated for the rest of the week, and will be succeeded by "Hamlet" next Monday night.

The play is more or less familiar to American audiences. Written at a time when the passions of war were at fever heat, it was meant by its author to serve the purposes of propaganda no less than those of his art. Now, five years after the departure of the captains and the kings, there are many things in his play that, rightly or wrongly, must seem forcedly extraneous to his audiences.

It is, briefly, the story of the Belgian Burgomaster who willingly goes to his death at the hands of a German firing squad so that the people of his town may be saved more dire punishments and reprisals for the mysterious murder of a German officer. Entwined with his story is that of another German officer, the Burgomaster's son-in-law by a prewar marriage, who is caught in the wheels of the German military machine so inextricably as to appear, at the final curtain, at the head of the firing party that sends his beloved father-in-law to his death.

The play itself is structurally weak, no less in its absence of action for long periods than in the numerous threads it indicates but fails to follow to the end. There is, too, a large amount of controversial dialogue, most of it as unrelated to actuality and the needs of the temporal soul as high school debates.

Sir John gave a really excellent interpretation of his rôle. The rôle is one that must, if it is to have any vitality, move even a thespian Iceberg to excesses of the indication of passion, but Sir John successfully side-stepped most of the temptations put in his way. His mask, too, was extraordinarily good, and it was difficult to remember that this figure of the elderly, gentle, ingenuous Belgian patriot was compounded of the same human elements as last week's Oedipus and last night's Everyman.

Miss De Silva, in support as the Burgomaster's daughter, played an overwritten rôle with great restraint. Walter Pearce was excellent as the son-in-law, torn between love and duty. Other roles were competently played by Goron McLeod and Fred Grove, Victor Watts Weston seemed miscast as a young Belgian patriot.

Flora Greenfield, Soprano, Heard.

Flora Greenfield was greeted by a large audience last evening at the Town Hall, where she gave her first recital for a host of New York friends. The young soprano received elaborate floral tributes besides the hearty applause which came at each interval. Of the earlier songs of the evening Miss Greenfield gave Clifton's "If Music Be the Food of Love" at her best, with skillfulness of diction which made clear every syllable, vibrancy of tone and brightness of style. In Gluck's "Divinities du Styx," from "Alceste," she attempted notes behond the musical range of her voice. She sang a group by German composers with much charm of manner and excellent feeling for contrast. There was also a group of French songs and another of modern songs in English. Walter Golde played the accompaniments in sympathy with the singers interpretations.

Today's Radio Program

NOV. 16, 1923.
(Eastern Standard Time.)
Numerals after name of stations show wave length in meters.

WEAF, NEW YORK—492.

11:00 A. M.—Music.
11:10 A. M.—"Boy Reading," by William Heyliger.
11:30 A. M.—Music.
11:40 A. M.—"The Aim of the Federation of Music Clubs of the United States," by Mrs. William Fisher.
11:50 A. M.—Market reports.
4:00 P. M.—Jessie Mitchell, soprano.
4:15 P. M.—Jimmy Clark, piano.
4:30 P. M.—"Art in Every Day Things," by Mrs. Miles P. Carney.
4:45-5:30 P. M.—Jessie Mitchell, soprano; Jack Bauer, tenor; Jimmy Clark, piano.
7:30 P. M.—Sport talk. 7:40—Beatrice Becker, reader; Rose Becker, violin.
8:00 P. M.—Choral Society Concert.
8:40 P. M.—Beatrice Becker, reader; Rose Becker, violin.
8:40 P. M.—Ethel Nolda, soprano.
9:00-10:00 P. M.—Dance Orchestra.

WJZ, NEW YORK—455.

3:00 P. M.—Organ recital.
4:00 P. M.—Fashion developments.
4:05 P. M.—Music.
4:45 P. M.—Violin recital.
6:30 P. M.—Market reports; news.
6:00 P. M.—Bedtime story.
7:00 P. M.—Vocal solos.
7:10 P. M.—Current Topics.
8:00 P. M.—Anne Robinson, soprano.
8:15 P. M.—Talk "Income Taxes."
8:30 P. M.—Josephine Vollmer, piano.
8:45 P. M.—Popular songs.
9:00 P. M.—Piano recital.
9:30 P. M.—Anna Pinto, harp; Loretta O'Connell, piano; Loretta Federic, soprano.
9:45 P. M.—Time signals, weather forecast.
10:00 P. M.—Anna Pinto, harp; Loretta O'Connell, piano; Loretta Federic, soprano.
10:40 P. M.—"Conditions in the Near-East and the Work of the Near-East Relief," by Lieutenant Frank Cempes.
11:00 P. M.—Popular songs.

WHN, NEW YORK—360.

2:15-3:15 P. M.—Indiana Five Orchestra.
3:30-4:30 P. M.—Popular songs.
4:30-4:45 P. M.—Serenader's Orchestra.
4:45-5:30 P. M.—Popular songs; piano solos.
6:30-10:15 P. M.—Kew Gardens Society Orchestra.
10:15-10:45 P. M.—Popular songs.
10:45-12:00 M. — Memphis Six Orchestra; songs.

WEW, TARRYTOWN, N. Y.—273.

7:00 P.M.—Music; agriograms; sport review; news.
8:00-10:30 P. M.—Bedtime story; songs; Westchester County police reports; instrumental solos; Dance Orchestra; Boy Scout activities.

WAAM, NEWARK—263.

9:15-9:45 A. M.—Market reports.
11:00 A. M.—Music; talks.

WOR, NEWARK—405.

2:30 P. M.—Lucille Rodges, soprano.
2:45 P. M.—"My Impressions of American and English Actors" by Lenox Pawle.
3:00 P.M.—Lucille Rodgers, soprano.
3:15 P. M.—"Health Hints," by Dr. Harriet Peckham.
3:30 P. M.—"My Experiences as a Penwoman," by Pamela Hurst.
4:15 P. M.—Marietta Sternberg, piano.
4:30 P. M.—Man in the Moon Stories.
7:00 P. M.—Father and Son Week program.

WEAN, PROVIDENCE—273.

12:00 M.-1:00 P. M.—Colonial Orchestra.
4:00-5:00 P. M.—Colonial Orchestra; weather report.
6:00 P. M.—Colonial Orchestra.
8:15-10:00 P. M.—New England Conservatory of Music Orchestra, direct from Jordan Hall, Boston.

WJAR, PROVIDENCE—369.

10:00 A. M.—Housewives' program; music.
10:30-11:00 A. M.—Music.
1:00-2:00 P. M.—Music.
7:30 P. M.—Weather reports.
7:35-10:00 P. M.—Same program as WEAF; West End Ladies' Trio.

WSAD, PROVIDENCE—361.

3:30-4:00 P. M.—Phonograph concert.
6:00-7:30 P. M.—Special program.

WGI, MEDFORD, MASS.—366

12:00 M.—Phonograph music; readings.
12:40 P. M.—Weather reports.
12:45 P. M.—Market reports.
1:00 P. M.—Talk; music.
6:45 P. M.—New England weather forecast; closing report on farmers' produce market; live stock market; butter and egg reports; stock market reports.
6:15 P. M.—Code practice.
6:40 P. M.—Boston police reports.
6:45 P. M.—News; sport results.
7:30 P. M.—Between verses; Jordan Trio; health talk.

WEAE, PITTSBURGH—462.

9:00 P. M.—Music.

WBZ, SPRINGFIELD, MASS.—337.

11:55 A. M.—Time signals; weather report; Boston and Springfield market reports.
6:00 P. M.—WBZ Quintet.
7:00 P. M.—Story.
7:30 P. M.—Bedtime story; book review; talk "A Co-operative Commonwealth," by Major Frank Knox; bedtime story for grownups.
9:55 P. M.—Time signals.
11:00 P.M.—L. B. Mason, tenor; WBZ Quintet.

WNAC, BOSTON—278.

11:55 A. M.—Time signals; weather reports.
12:02 P. M.—Stock market quotations.
12:15 P. M.—King's Chapel services.
1:00-2:00 P. M.—Orchestra; piano.
4:00-5:00 P. M.—Colonial Orchestra; organ recital.
5:00 P. M.—Stock market quotations.
6:00 P. M.—Children's stories.
8:00-10:00 P. M.—Concert.

WIP, PHILADELPHIA—509.

1:30 P. M.—Weather report.
3:00 P. M.—Popular music.
6:00 P. M.—Weather report.
7:00-7:30 P. M. — Uncle Wip's bedtime stories; roll-call.

WFI, PHILADELPHIA—395.

7:30 P. M.—Sports results; police reports.
7:45 P. M.—Orchestra.
8:30 P. M.—Anthony D. John, accordion; Katharine Jarvis, soprano.
9:00 P. M.—Organ.
9:55 P. M.—Time signals; weather report.
10:10 P. M.—Dance music.

WOO, PHILADELPHIA—509.

11:00 A. M.—Organ recital.
11:30 A. M.—Weather report.
11:55 A. M.—Time signals.
12:00 M.—Tearoom orchestra.
4:45 P. M.—Grand organ; trumpets.
5:00 P. M.—Sports results; police reports.
7:30 P. M.—Orchestra concert.
8:30 P. M.—Instrumental Trio.
9:15 P. M.—Organ recital.
9:55 P. M.—Time signals; weather reports.
10:07 P. M.—Dance music.

WDAR, PHILADELPHIA—395.

12:00 M.-1:00 P. M.—Organ recital; Arcadia Orchestra.
4:30-6:00 P. M.—University Five Orchestra; operators' and miners' viewpoints on the coal situation, by S. D. Warriner and Thomas Kennedy.
7:30-7:45 P. M.—Dream Daddy.
7:45 P. M.—Talk by Gifford Pinchot of Pennsylvania.
8:00 P. M.—Talk; play; dance music.
10:00 P. M.—Lanin's Dance Orchestra.

WGY, SCHENECTADY—380.

11:55 A.M.—Time signals.
12:30 P.M.—Stock market report.
12:40 P. M.—Produce market report.
12:45 P. M.—Weather forecast.
2:00 P. M.—Music and household talk, "Home Made Oriental Rugs."
6:00 P. M.—Produce and stock market quotations; news bulletins.
6:30 P. M.—Children's program.
7:35 P. M.—Health talk.
7:45 P. M.—Music; orchestra; travelogue on Bermuda.
10:30 P. M.—Orchestra; vocal and instrumental solos.

WHAM, ROCHESTER—346.

5:15 P. M.—Organ recital; orchestra.
6:50 P. M.—Market report; weather reports.
7:30-8:30 P. M.—Piano solos; bedtime story; dance orchestra.
8:30-9:30 P. M.—Orchestra.

CFCA, TORONTO, ONT.—400.

7:55-9:00 P. M.—Concert.

WGR, BUFFALO—319.

10:45 A. M.—Weather report.
12:00 M.—Weather and market reports.
12:30 P. M.—Organ.
3:30 P. M.—Closing prices Chicago Board of Trade; music.
5:30 P. M.—Closing prices New York Stock Exchange.
5:50 P. M.—All daily reports.
6:30 P. M.—Vincent Lopez Orchestra.
7:00 P. M.—The day's news.
8:45 P. M.—Road reports.
8:00 P. M.—Harugari Frohsinn Male Chorus; Kohler's Orchestra.
10:45 P. M.—Weather forecast.
11:00 P. M.—Vincent Lopez Orchestra.

WRC, WASHINGTON—469.

6:00 P. M.—Children's hour.
8:00 P. M.—Travel talk.
8:15-10:00 P. M.—Song and violin recital.
10:00 P. M.—Piano recital.

NAA, ARLINGTON, VA.—435.

10:05-10:20 A. M.—Weather reports.
3:15-4:00 P. M.—Weather reports.
10:05-10:20 P. M.—Weather reports.

WWJ, DETROIT, MICH.—516.

7:00 P. M.—Detroit News Orchestra; St. Mary's Church Choir.

WOR, DETROIT—517.

8:30 P. M.—Music.

KDKA, PITTSBURGH—326.

10:00 A. M.—Music; market report.
11:55 A. M.—Time signals.
12:30 P. M.—Music; weather forecast.
12:50 P. M.—Market reports.
6:15 P. M.—Organ recital.
7:30 P. M.—Sunday School lesson for Nov. 18, by Dr. F. L. Lanning.
7:45 P. M.—Children's period.
8:00 P. M.—Market reports.
8:15 P. M.—Boy Scout meeting.
8:45 P. M.—Morgan Quartet, Leo Krucsek, violin.
9:55 P. M.—Time signals; weather forecast.

WMC, MEMPHIS—500.

9:00 P. M.—Music.
12:00 P. M.—Burk's Orchestra.

WHAS, LOUISVILLE, KY.—400.

8:30-10:30 P. M.—Swan Orchestra; official Standard Time announced at 10 o'clock.

KYW, CHICAGO—536.

7:00 P.M.—Bedtime story.
11:30 P. M.-12:30 A. M.—Midnight concert.

WDAP, CHICAGO—366.

8:00-9:30 P. M.—Chapman's Dance Orchestra.
11:00 P. M.-1:00 A. M.—Orchestra.

WJAZ, CHICAGO—447

11:00 P. M.-3:00 A. M.—Ethel Palmer, soprano; Louise Jenkins, violin; Oriole Orchestra.

WMAQ, CHICAGO—447.

7:30 P. M.—Musical lecture.
9:00 P. M.—Hotel La Salle Trio.
9:15 P. M.—Concert.

WOC, DAVENPORT, IOWA—484.

6:45 P. M.—Chimes concert.
7:30 P. M.—Sandman's visit.
7:50 P. M.—Weather forecast.
8:00 P. M.—"Y. M. C. A. Activities," by Leland Ashe.
9:00-10:00 P. M.—Concert.

WDAF, KANSAS CITY—411.

12:15-2:00 A. M.—"Nighthawk" frolic; Coon-Sanders Orchestra.

KSD, ST. LOUIS—545.

9:00 P. M.—Mrs. J. S. Robertson, contralto; Irene Moriarty, piano; Adelaide Blase, violin; Marie Butte, reader.

WBAP, FORT WORTH, TEXAS—476.

10:30-11:45 P. M.—Concert by Texas Christian University.

WFAA, DALLAS, TEXAS—476.

9:30-10:30 P. M.—Dallas male chorus.

KHJ, LOS ANGELES, CAL.—395.

1:00 A. M.-3:00 A. M.—Hickman's Orchestra.

WOS, JEFFERSON CITY—441.

9:00-10:30 P. M.—Concert.

WSB, ATLANTA—429.

9:00-10:00 P. M.—Vocal recital.
11:45 P. M.—Radiowl concert.

WJAX, CLEVELAND—390.

8:00-10:00 P. M.—Community fund meeting at the Chamber of Commerce.

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NEW YORK, FRIDAY, NOV. 16, 1923.

FATALISTIC CONGRESSMEN.

A curiously helpless note occurs in many of the statements made by members of Congress in explanation of their attitude toward tax reduction and the soldiers' bonus. With one accord they begin to make excuse. Yes, they say, Secretary MELLON'S plan is sound and admirable, but there is no hope of its adoption. In the next breath they add that they know well the strong and serious arguments against the bonus, but the bill is sure to pass, so what's the use? These Congressmen act as if they saw a decree of fate running against the Mellon proposals and in behalf of the bonus, and seem ready to submit themselves to it abjectly, as if they were only poor worms of the dust.

This is a Buddhist way, a Mohammedan way, not an American. We are not in the habit of giving up so easily. A thing is not done in this country until it actually is done. How many times have our public men thrown themselves courageously against what seemed to be an overwhelming popular demand, or a measure of legislation which was regarded as destined to succeed, and defeated it! The agitation and inquiry started by Secretary MELLON are creating all over the country conditions in which self-reliant and forth-putting men may find a splendid opportunity to assert themselves. It is no time to lie down and give up the fight before it is begun. Let a movement in support of the proposals of the Administration gain visible strength, and the fatalistic Congressmen who are now wailing that there is no hope will be joining it and probably claiming that they originated it. Fate, after all, has a way of making itself the ally of honest convictions and boldness in standing by them.

LET PENNSYLVANIA BEGIN.

Governor COX of Massachusetts is the second Governor to remind GIFFORD PINCHOT that a partial remedy for the evils he complained of in the anthracite industry may be found in Pennsylvania. Governor SMITH of New York was the first. Both have been invited to Mr. PINCHOT'S conference to discuss national legislation in the interests of the consumer. The Pennsylvania Governor in a letter to Governor SMITH in September suggested that New York consumers might be protected in some way against increases of the price of coal by the Public Service Commission of New York. Governor SMITH rejoined that no anthracite was produced in New York, that no shipments of hard coal originated in New York, and that freight rates were regulated by the Interstate Commerce Commission. Governor SMITH thought that the Governor and the Legislature of Pennsylvania were in a position to do something for the consumer:

> The State of Pennsylvania itself has added to the cost of coal to the consumers by the tax imposed at the mines and the addition of 50 cents a ton imposed by the State of Pennsylvania upon production of anthracite coal. Now the settlement of the coal strike giving a further increase of 60 cents a ton has made you assume the responsibility for these additions for the cost of coal to the consumer.

Governor COX of Massachusetts says that "the remedy for present injustice "seems to be wholly within the con- "trol of Pennsylvania." The State, he points out, has a complete monopoly of anthracite. He adds:

> If Governor PINCHOT desires to deal effectively with the situation, I should like to see him lead the Pennsylvania Legislature in doing three things: Repeal the unjust tax levied by Pennsylvania upon every shovelful of anthracite which we burn; repeal Pennsylvania's restrictive legislation as to employment in mines and thus help increase the volume of production, and let Pennsylvania fix a definite standard of quality and size of anthracite coal so that the consuming public may be protected.

It is simpler to propose remedial legislation by Pennsylvania than to get anything done. We shall hear from Governor PINCHOT as the national champion of the consumer. It will be interesting to see how he deals with the proposal that taxation of anthracite in his own State be eliminated as one step toward lower cost to the public. Other steps would remain to be taken, the greatest of them being the breaking down of the monopoly of the large companies that control between 75 and 80 per cent. of all the hard coal mined. Legislation by Congress and action by the Interstate Commerce Commission will be necessary if still further steps are to be taken. Has not President COOLIDGE enough material in the reports of the Federal Trade Commission and the Coal Commission for a message to Congress?

AN S O S FROM EUROPE.

In General SMUTS'S speech two weeks ago he gave an intimation of the disaster which he saw ahead for Europe and called for general co-operation. Now comes from him what is virtually an S O S. The message translated into the language of the sea is: "The ship is sinking. If immedi- "ate help does not come from Great "Britain and America, there is no "hope of averting not only the en- "gulfment of Germany but irrepa- "rable damage to Western civiliza- "tion." A special appeal is made to America in an interview given by General SMUTS to THE NEW YORK TIMES correspondent, and one even more poignant to his own British countrymen. To America, he says, after picturing the economic ruin and disintegrating influences that are bound to set in:

> America would be the first to send relief if such a tragedy occurred. Surely she will not hesitate, once she understands how near it is, to take steps which may well avert it. A conference to consider the situation now may avert disaster.

Turning to his own imperial country, he pictures Germany's downfall in its human as well as economic aspects, with vast numbers "of the "most docile and hard working, most "intelligent people in Europe" left to death or charity, unless Great Britain summons a conference of wider scope than the determination of the amount of reparations that Germany can pay, and America responds. "We cannot," he adds with feeling, "wash our hands of this situation. If "we do so, our sin may well become "as great as Germany's."

It is no time, as President BUTLER has just said, for purely "legalistic" considerations and technical disputes. There must be some way found, and promptly, to give France the security she ought to have without involving the break-up of the German Republic, that is attempting to find its way amid repeated storms, and with mutineers among its crew, to a safe port. If JAN SMUTS'S call is not answered quickly in some practical way by assuring France of the security she had reason to expect for the future, and then by assisting Germany to save herself, there will be millions of more cases needing charity in Europe.

RAILWAY CO-OPERATION.

Senator CUMMINS will doubtless acquaint himself with the experience in co-operation of the American Railway Association because of its bearing on his reported intention to compel the railways to combine into groups, if they do not do so within seven years. For forty years the association was kept back from a continental traffic system because under the law that was thought a combination in restraint of trade. The Transportation Act removed this check to co-operation and gave the Interstate Commerce Commission duties which cannot be discharged successfully unless the railways operate as a unit rather than as an aggregation of individual carriers, of whatever individual size. For that reason the association has enlarged its activities regarding traffic matters, especially car supply and distribution.

The association is only an advisory body, but it is influential even in Canada and Mexico, and co-ordinates the practices of all railways throughout the continent regarding construction, maintenance and operation. When the railways are so ready to unite to help themselves there would seem to be small need of compelling them to do so.

There is a particular reason for making haste slowly with compulsory co-operation. On Saturday was published the brief of the Government in the case compelling the railways to divide their excess earnings equally between payment to the Government and establishment of a reserve fund for railway uses. The Government argues that the Transportation Act must be considered as an entirety in the control of the railways as an adequate system throughout the United States. This contention of the Government is in accord with the requirement of the Transportation Act that the commission shall fix such rates and fares as may be necessary for the railways to earn a fair and uniform return on their "aggregate property value," throughout all rate groups. In doing this the commission is further directed in making rates to consider the transportation needs of the country and the necessity of affording the railways such earnings as shall enable them "to provide the people of the United States with "adequate transportation."

That is the first enactment that the railways shall have both profits on their investment and enough more to enlarge their facilities to meet the country's needs. Previously the rate-making policy had been more "niggardly and there had been danger that the country's railway facilities would be inadequate.

NORTH DAKOTA COMES BACK.

"North Dakota has come back into the Union," says her Governor, Mr. NESTOS, who is "here to tell New York." His phrase is exactly descriptive. For seven years the State was a sort of Socialist enclave in the United States. Essentially a State of small towns and farms, almost all of whose people are farmers, the latter suffered from real grievances, for which they took the wrong remedies. We needn't recall the enterprises and activities, State or Non-Partisan League—most of them disastrous—which were entered upon boldly and hopefully. The experiment failed. Mr. TOWNLEY, the moving force of the League, has admitted its failure. Somewhat late, he found that there are general economic forces "more "powerful than the State which make "it impossible for State enterprises "to succeed."

Well, the old picture of struggling North Dakota, whose bonds were hawked about and found no buyers, is turned to the wall. The conservative good sense of the people has rejected the schemes the unwisdom of which experience has convinced them. The Non-Partisan League is hardly more than a memory. The State credit stands deservedly high. The State businesses have either been wound up or have been put into the hands of experts. The extent of the bank failures has been greatly overestimated, according to the Governor. The State was curiously overbanked. There was a bank for every seven hundred persons. Farm loans are being made conservatively. Little land has been abandoned. Few mortgages have been foreclosed. The falling price of wheat, the main product, is bringing about, there as in other States, a diversification of crops.

As a remedy for the decline in wheat prices, Governor NESTOS suggests, besides crop diversification and co-operative marketing, "possibly an in- "crease in the wheat tariff and co- "operation between public and private "capital to tide the farmer over the "present difficult time." The word "possibly" seems to indicate the doubt in the Governor's mind of the effectiveness of any more tariff magic to cure the farmer's woes. It is good news that he brings of his State. It is refreshing to notice that he has no fear or compunction in visiting "Wall Street," so long a bugaboo in North Dakota. His State has emerged from its economic isolation.

If, since the recall election of 1921, North Dakota has been conservative in its State Government, still, it may be urged, it has two radical Senators. But these are not of the special North Dakota type. They belong to a "little group" of Senators and Representatives loosely classed together as "liberal-progressive-radical," some enthusiasts in which, perhaps, are considerably in advance of the present mood of their constituents. At any rate, State Socialist North Dakota is no more.

KEEPING THE AMATEUR PURE.

Dignitaries of the Amateur Athletic Union are horrified by the awful proposal which will be made to its convention next week by Middle Western delegates. This is nothing less than that a man who is a professional in a given sport shall hereafter be regarded as an amateur in other sports in which he does not indulge professionally. By the present rigid canons of amateurism, a man who is a professional in any athletic activity is a professional in all of them. Last week a Wisconsin football player was disqualified because he had once taught swimming for pay in a Y. M. C. A.

According to officials of the A. A. U., any change in this rule would be contrary to the spirit, purpose and standards of our orthodox amateur organization. But what is the reason for discrimination between professional and amateur? Presumably, it originates in the belief that there is no fair basis of competition between a man who plays a game all the time and makes his living by it, and a man who indulges in it only in spare moments. Theoretically, that is sound, though somehow distinguished amateur athletes manage, as a rule, to give up most of their time to the game in which they excel. Some amateur golf and tennis stars spend as many hours per month at their game as professional baseball players. How can they afford it? Well, some of them have money. Into the methods by which others are able to make a living, and still have most of their time left for amateur sport, it would be well not to inquire too closely.

Granted that it is unfair for a team of professional baseball players to compete against a team of amateur baseball players, why should a professional baseball player be disqualified as an amateur basketball player—which is the case in point? Not because of the superior skill gained by professional and assiduous practice of the game; basketball for him is only a diversion, just as it is for a man who works in an office and plays basketball in the evening. Notoriously, some of the worst golf players in the world are professional baseball players.

This general disqualification on account of professionalism in a single sport is, as a matter of fact, a pure class distinction of foreign origin. It springs from the doctrine imported from England that a gentleman cannot possibly be a professional, or a professional a gentleman, and that gentlemen and professionals must not compete on the same footing. The underlying philosophy is that a man defiles himself by playing a game professionally, though he doesn't do so by taking easy money on some pretext, which has come to him solely because of his athletic ability. A priest of the amateur creed says scornfully that if this proposed change were made in the rules "you would "have JACK DEMPSEY eligible to com- "pete as an amateur in track and "field sports." Well, why not? JACK DEMPSEY is an amateur in track and field sports; considerably more amateur than some whitewashed amateur stars. But, of course, if DEMPSEY has lowered himself, fallen from grace forever, by the ungentlemanly act of taking money for boxing, that is a different matter.

Those who prefer things as they are say the proposed change "would "make a farce of amateur sport." It looks to some of the rest of us as if the present rules have already done that.

LEADING INTO TEMPTATION.

The queerest argument yet used for bringing the National Conventions of both parties to New York is that, if they came here, Congress would at once be moved to reduce our taxes. This plea is engagingly set forth by the Chairman of the general committee in charge of the plan. He asks, Who fixes our taxes? The reply is that it is the men from the Middle West and the South. Only bring them to New York, show them that Broadway is as clean as Main Street, that Wall Street just dotes on high standards of business integrity, and that the whole city is full of human beings like themselves, and the next time that the representatives of New York go to Washington to complain of the unfair share of Federal taxes which this region is forced to pay they will find Congress ready to do everything to show gratitude to hospitable New York.

Did the Chairman of the committee never read of General BLUECHER being shown London from the roof of St. Paul's and exclaiming regretfully, "What a place to plunder"? It is to be feared that a similar unamiable sentiment might fill the bosoms of far-off delegates to a National Convention getting their first sight of the visible evidences of wealth in New York. They would be apt to argue that if the city can thus prosper in spite of heavy taxes, the taxes ought to be made still heavier. And if, as would probably be the case, they had personal experience of what they believed to be extortion, or attempts at extortion, during their stay in New York, they would probably go home full of grudges instead of gratitude. It would be much safer not to lead them into temptation to treat us worse than they have already done.

TOPICS OF THE TIMES.

His Demand for Help Is Justified.

It probably will be the first thought of many people, and the second of not a few, that it is Commissioner ENRIGHT'S business to make the streets of the city safe for the ordinary transactions of urban life, including the carrying of money through them, and that it is not his business to be instructing citizens as to the precautions which they themselves could and should take for the foiling of bandits and highwaymen.

These critics should realize that, unless the police force is multiplied many times more than is possible, the Commissioner simply cannot make safe every point in the city where desperate men can plan and execute such crimes as that which included the killing of two bank messengers on Wednesday over in Brooklyn. Therefore it does behoove private citizens to decrease, as much as they can, the temptations and the opportunities for the commission of those crimes, and, as Commissioner ENRIGHT is a man of intelligence who has had much experience in dealing with criminals, any advice he gives should be accepted gratefully and followed to the extent of their ability by those to whom he gives it.

In other words, he must get help, as well as give it, and those who take unnecessary risks in moving large sums of money through the streets cannot evade their share of responsibility for the consequences of their carelessness.

How the Risks Can Be Diminished.

Two of the suggestions made by Commissioner ENRIGHT just after the Brooklyn atrocity are especially worth heeding. He said that the police, if notified in time of any proposed transfer of money through the streets, would provide special and adequate protection for it. It is a fact that such notices are given in not a few cases, and the protection is provided, and, so far as known, in no such case have the bandits ventured an attack. Should the practice become general, however—should everybody with payroll money to draw from the bank, and everybody with daily receipts of business with money to take to the bank, ask for a police guard—the Commissioner might find it difficult, with the force at his command, to meet anything like all the demands.

His second suggestion was that so far as possible the use of checks should replace that of cash money, thus cutting down both the frequency of the dangerous transfers and the amount of each. That certainly is good advice, and business houses already are following it to a considerable extent, exerting such persuasion or pressure as they can on their employes to make them take checks instead of cash. In more transactions than perhaps the Commissioner realizes, however, established custom or something close to necessity prevents the use of checks, and most wage earners and the recipients of small salaries, few of whom have or can have bank accounts, dislike or refuse to accept checks.

The antagonism to checks has little real basis in unavoidable inconvenience, especially now that at least in theory there are no saloons to exact a part of every check cashed. Any tradesman will take endorsed checks from a known customer in payment of a bill, and do it without charging anything for the favor. The city's own servitors, including teachers, policemen and firemen, all take checks for their services.

As the banks are much disturbed by Wednesday's robbery, perhaps it will occur to them that they could extend the use of checks widely if they would accept depositors with small accounts and not charge them the almost prohibitive monthly fee which they now exact from such depositors, if taken at all.

A Problem Really Interesting.

According to a presumably, or possibly, wise man from Detroit who made a speech this week at the Advertisers' Exposition, women who earn $2,000 a year by their own exertions spend more for clothes than do the wives of men earning $10,000 a year. He asserted that these figures were based on a recent "survey," made to ascertain the buying power of women, and, as 8,000,000 women were surveyed, he had no doubt that the statement was true.

It is not incredible, even if it is a little hard to believe. Accepting it as true, one seeks for explanations and one lips painfully near—painfully near, that is, for masculine commentators.

As there can be no essential difference between self-supporting women and those whose husbands pay the bills, if the wife of the man with $10,000 a year spends less for clothes than the woman with an income of her own only a fifth as large, the reason must be that in the one case the woman buys what she thinks she needs and therefore wants, while the other woman buys only what seems good to her husband—which is less. In one case there is self-determination, while in the other two minds instead of one must be convinced before the purchase is made.

That the self-supporting woman needs for the getting and keeping of her $2,000 salary more clothes and better ones than the woman with the $10,000 husband might be argued, but never would it be admitted by any such wife, and therefore all of these wives must resent the exercise over them of the masculine veto power.

This resentment may be one cause for divorce, and those who think any breaking of marital chains is to be deplored should labor to make either the prohibitive husbands loosen up or the prohibited wives be content with the less than they want—which is all they can get.

He's Taking a Lot of Chances.

That HENRY FORD is having built for his own use a railway car more luxuriously, elaborately and expensively equipped than any car which any other "magnate" ever had is news that will be considered in relation to the talk about him as a Presidential candidate, and it is fair to wonder what the effect on his chances for nomination and election will be.

In other days the effect probably would have been decisive and adverse. Now one cannot be sure. As the supporters ascribed to Mr. FORD are those who used to distrust or hate the very rich, and as it must be that they neither distrust nor hate him, it follows logically that they will be pleased by every demonstration of his wealth. The more striking the demonstration the greater the pleasure. This reasoning is weakened, however, by the fact that liking for Mr. FORD, felt in spite of his millions, may have been made possible by the simplicity, real or supposed, of his life and manners.

If he begins to roll about the country in a private car costing what to most of his admirers would be a great fortune, they may feel that they have been deceived and change their minds.

No Sense of Humor Here.

To the Editor of The New York Times:

According to Mr. Zangwill, Americans have no sense of humor; according to all good Americans, it is the British who lack. American and Englishman each accuses the other of doing things that nobody with a real sense of humor could possibly do. Let a Britisher explain.

My banker recently sent me a folder, elaborately and expensively produced. It was no mere local effort, but was evidently designed for distribution through the entire country, the name of the particular bank and its officers being inserted separately. On the front of this folder was a colored lithograph of excellent quality—not at all a crude, almanac sort of thing. It depicted a soulful young man, with a rapt, far-away expression in his eyes, a close-up registration of exalted aspiration; beneath was the legend: "Put your dreams on a cash basis."

This artistic effort would have provoked laughter in ninety-nine out of a hundred British homes, but here earnest men were solemnly distributing it in the hope of encouraging thrift.

"At the first mention of Mr. Binks's name in the convention fifteen delegations leaped to their feet and cheered for thirty-eight minutes. But at the first mention of Mr. Jinks's this was surpassed by an additional six and a half minutes." Lung power, yes; hard vocal cords, yes; but sense of humor, Oh!

And is no smile ever caused by pages of photos of middle-aged Middle Western business facks surmounted by the fes of harem and sherbet associations, described as "The Deputy Sub-Royal Panjandrum," "The High Imperial Medicine Man," or "The Most Exalted Sahib"? It's very human for democracy to dress up and play at "potentates," but, lan' sakes, Uncle Samuel, don't you sometimes see something funny in yourself?

BRITANNICUS.
Rustburg, Va., Nov. 12, 1923.

A LOCKET.

Sing a song of sixpence,
I've an empty pocket—
How can I be buying
My little girl a locket?

I shall take a ladder,
Lean it on the sky;
I'll go climbing up it
High and high and high.

I'll hunt a star for you
Down the Milky Way;
I'll pick the shiningest,
Silvery and gay.

It shall be your locket—
For a chain I'll string
Little links of moonbeams
Very fine and thin.

Sing a song of sixpence
I've an empty pocket—
I am going hunting
My little girl a locket.

I am going hunting
And I know I'll find
You a starry locket
Swinging in the wind.

ABIGAIL CRESSON.

WHY A BONUS TO ALL?

A Census of the Really Needy Veterans Proposed.

To the Editor of The New York Times:

As a constant reader of your paper, and especially of your editorial articles, I feel like urging that you deal with the subject of the "soldier bonus" in what appears to me to be a more sane and rational point of view than others have heretofore suggested.

I speak as an ex-officer in the A. E. F., one who has sympathy with the point of view of the soldier, one who knows something of the bitterness in his heart resulting, first, from the excessive overemphasis of enthusiasm when the soldier was sent away, and, second, the terrible falling off in enthusiasm and lack of sympathetic interest which he encountered when he came back—especially if he did not get back until a year or more after the armistice.

In spite of this sympathy, however, I am opposed to the soldier bonus, not at all on the ground that the country cannot afford it, but on the ground that it is an indiscriminate and, therefore, an unwise charity, just as absurd, in fact, as it would be for you to get onto a subway train and hand out thousand-dollar bills to everybody you met.

There are a great many men who entered the service—perhaps half a million all told—who have for one reason or another suffered seriously. They have not yet "come back"; they lost their spirit and energy, and got a wrong point of view on life. It is customary to call these cases cases of "shell shock," and yet many of them were never in sight of gunpowder. The fact remains, however, as every one should know, that there are lots of ways of suffering other than on the battlefield or in the trenches; and it is not for those who stayed at home to make light of what others went through. On the other hand, there were a great many soldiers—perhaps a million and a half of the A. E. F. and fully as many more who were not sent abroad—to whom the army experience was a valuable one, and who regardless of age prize highly the opportunity they had for service.

My argument is that it is absurd to give $1,000 to an army of 3,500,000 or 4,000,000 men because perhaps one-eighth of that number are entitled not to $1,000, but to five or ten times that sum, not necessarily in money but in opportunity to get upon their feet.

What we need is an intelligent census—for example, a bill authorizing the draft boards in every city and precinct of the country to take a census of all the soldiers and report on signed blanks, either through the Census Bureau or through the War Department, the present condition of every soldier as compared with his condition before the war in order to give Congress the information it needs. Such a census could be taken in a very short space of time and the cost of it would be a mere "bagatelle" compared to the advantages to be derived.

Congress and the public desire that the soldier shall be treated fairly; but the country is greatly opposed to the indiscriminate distribution of money to many who do not need it and in places where it is certain to do more harm than good. FREDERIC A. DELANO.
Washington, Nov. 14, 1923.

NO RESPECT FOR DRY LAW.

Denial That It Is the Duty of Good Citizens to Respect It.

To the Editor of The New York Times:

A recent letter from a New York clergyman published in THE TIMES brings out a phase of the Eighteenth Amendment deserving attention and analysis. The reverend gentleman states in effect that the issue today is whether or not the Constitution of the United States should be respected—meaning that the Eighteenth Amendment being now a part of our fundamental law, because it is embodied in the Constitution, should be respected.

This is simply the old fallacy known to students of logic as "begging the question," dressed up in a new guise. If it were true that law must be respected simply because it is law, there would never have been any human progress; there would have been no Magna Charta, no Bill of Rights, no Declaration of Independence.

The basis of respect for law, in all ages, has not been because of the mere signing of documents. Respect for law is and always has been based on belief in its fundamental justice and its sober, orderly enactment, based on the will of the people—by whom the law-making power in this case was delegated to the Congress. In this case, also, the Congress was false to its trust, and no law so passed, with the aid of blackmail, intimidation, false pretense and war hysteria, will ever be respected.

Good citizens everywhere violate the Eighteenth Amendment today, just as good citizens violated the Stamp Act, the smuggling regulations and the King's proclamations in 1776, and for the same reasons, because the law misrepresents the will of the people.

The answer to the question is "No"—it is not the duty of a good citizen to respect the Eighteenth Amendment.

JOSEPH J. SHIELDS.
Charlotte, N. C., Nov. 10, 1923.

Racial Blocs in Elections.

To the Editor of The New York Times:

Your correspondent John H. Mariano fails to convince in his contention that no racial bloc voting exists. He points in question to the recent election for Supreme Court Justices, in which both the major parties had a man of Italian extraction entered.

He overlooks the case of the election district in Mott Street, where, out of 855 votes, 284 were for both Italian candidates, with every other man on the ticket disregarded, although there were still eight more to vote for.

He also overlooks the campaign literature written in Italian. Personally, I know some Americans of foreign birth who, when they vote, first put a cross next to the name of every candidate of their race and then choose from the rest. This applies to no one race in particular.

The result of the election does not prove the absence of racial voting. There is not a thing in the world that cannot be proved by figures. MICHAEL LYMAN.
New York, Nov. 12, 1923.

Guarantees for France.

To the Editor of The New York Times:

There is but one way to begin, and end, and settle the present chaotic condition in Europe. Let the powers guarantee the integrity and safety of France. France, assured, will be more than amenable to any fair terms. A scratch of the pen is all it will ever cost the powers. A scratch of the pen will further help to rehabilitate Germany, and bring all those conflicting political and commercial elements into one powerful conservative party. The Junkers will be compelled to come into line and the country and Europe may be saved.

RICHARD PETERS.
Late Capt. Inf., 28th Div., A. E. F.
New York, Nov. 7, 1923.

Joy in the Adirondacks.

To the Editor of The New York Times:

A thousand words of praise for the tremendous influence exerted by your wonderful publication against the Adirondack railroad. All north country organizations join in expressing appreciation. T. E. JUDSON,
Manager Saranac Lake Chamber of Commerce.
Saranac Lake, N. Y., Nov. 7, 1923.

VOTING HIGH LIVING COSTS.

Rent Payers Should Understand They Also Pay the Taxes.

To the Editor of The New York Times:

It is hard for me to express my gratitude and admiration for the leading editorial article in your Thursday's issue entitled "Voting Higher Living Costs." Rarely have I seen of late so much sound economic sense, and I hope its words will sink deep into the hearts and minds of all your readers and result in sound determination against all extravagant and wasteful expenditure in local, State or national appropriations. Every one owes it to himself and his fellowman, for the next decade at least, to constitute himself a watchdog of the Treasury, whether he holds office or not. Let every payer of rent remember that he is the man in the last analysis who pays the tax, and not the owner of the building, who deals with the tax collector and pays him the money. While I have often regretted that the system prevailing in England, where the occupier of the building pays the tax, there called rate, to the Government official, does not exist here, I fully realize that no such system is possible on practical in this country, especially in large cities crowded with apartment and tenement houses and office buildings. Therefore the only thing to do is for every earnest citizen, especially those who wish to do justice to the working classes, to spread constantly the fine ideas of your article.

The tragic thing about it is that few labor leaders or members of labor unions have any knowledge of the real incidence of taxation or any strong desire for sound economic administration of local finances or State finances. What is most needed is to get it into their heads that those who bring about extravagant expenditures are the real enemies of the working classes. In this city there has just been elected for his fourth biennial term a Mayor who in the last six years has greatly raised the annual rate of taxation, greatly increased the floating debt, greatly increased the bonded debt, has increased the cost of public education to such a degree that it has now become as great as the cost of all the city expenses was seven years ago, though not a single full-sized grammar school has been built during that time. Yet the whole political strength of that man lies in the congested wards where the wage earners live. They are all suffering from the rise in rents, and he, more than any one man, is responsible for it, in promoting lavish expenditure of other people's money. Up to the present time by wise economy the city has two high schools, well equipped for the accommodation of 7,000 pupils under the present system, which have cost only $1,300,000. Now he is promoting the introduction of this thoroughly bad change, both economically and educationally, called the Junior High School. One of these institutions has been contracted for which will cost $1,500,000, and he is planning three more at the same price, so that when all are built $6,000,000 will have been taken from the pockets of all rent payers, wholly without necessity, and resulting in a much poorer education for the children of the wage earning classes than the present system gives them, whether as preparation for citizenship or for their livelihood. What I have quoted of my own city is true of most cities in the United States.

Again, in national affairs this thoroughly vicious and unjust Sterling-Towner bill for a National Minister of Education is looming above the horizon, pushed by the most selfish organizations—the different teachers' leagues and the National Education Association. It is founded on one of those absurd economic fallacies that seem to run riot in this country, viz., that the people who pay taxes into the national Treasury at Washington are an entirely different set of individuals from those who pay State and local taxes. Every man who desires to be an Abou Ben Adhem should fight it tooth and nail.

GEORGE L. FOX.
New Haven, Conn., Nov. 9, 1923.

ARMISTICE DAY ISSUES.

Two Policies Presented by President Coolidge and ex-President Wilson.

To the Editor of The New York Times:

The Armistice Day messages of President Calvin Coolidge and former President Woodrow Wilson serve to bring into bold relief the conflicting positions relative to America's duty to the world.

It is true that these distinguished men are in harmony as to certain proposals or aims. They are in complete accord in the determination to make adequate provision for the disabled of the last World War. The goal of an "era of peace" meets with the hearty concurrence of both.

It is on the question as to the best method America can best use to promote the world's welfare that the Armistice Day messages show these men as leaders of antagonistic schools of political thought. President Coolidge stands ready to help in the economic rehabilitation of Europe if called upon to do so. The call, when it does come, must be patterned in conformance to the desires of the Administration. If the call does not come, America will continue to slumber in its smug and complacent repose, unmindful of the gravity of the questions that cry out for solution. Ex-President Wilson would have the United States assume the rôle of leadership rather than the rôle of a bellboy.

President Coolidge exhibited in his career as Governor of Massachusetts a spirit of independence and courage. It is to be hoped that the months to come will reveal him to be a President who will not for party expediency consent to the betrayal of America in her duty to a suffering world.

NORMAN ALEXANDER.
Durham, N. H., Nov. 12, 1923.

Best Investment for Stinnes.

To the Editor of The New York Times:

I wish to commend your editorial article on "Tainted German Capital." Of what use is the American offer of expert advice on the reparations problem if she winks at the wealth of Stinnes being brought to this country for investment and preservation, when, by rights, this wealth should be paying the reparations on which America offers her expert advice? Public opinion in the United States could, if it would, force this man and his tainted money out of the country and shame those who would enter into partnership with him. Only thus will our reverence for Armistice Day seem genuine and our offered advice be adjudged expert.

ALLEN MEACHAM.
New York, Nov. 14, 1923.

Klan's Influence in the Schools.

To the Editor of The New York Times:

With the Klan victorious in the November election there is an immediate danger that many teachers who cannot measure up to the Klan's idea of what is pure Americanism may be discharged at the earliest possible moment. Contracts will be refused for the next school year, and other means will be taken to dispose of many valuable teachers whose only crime is that they are not 100 per cent. protestant American.

DAVID H. PIERCE.
Akron, Ohio, Nov. 8, 1923.

EUROPE IS GAINING, SAYS OTTO H. KAHN

Gives Impressions of Tour and Conversations With Leading Statesmen Abroad.

AMERICAN AID A NECESSITY

He Believes Conference Will Yet Take Place—Lauds Mussolini as a "Patriotic Realist."

Special to The New York Times.

MIDDLETOWN, Conn., Nov. 15.—Otto H. Kahn of the firm of Kuhn, Loeb & Co. of New York, was the speaker tonight before the undergraduates of Wesleyan University in Fayerweather Gymnasium in the first of a series of meetings arranged by E. R. Clinchy, Secretary of the Student Christian Association, in which the speakers will include Governor Pinchot of Pennsylvania, Assistant Secretary of the Navy Theodore Roosevelt and Will Irwin, the war correspondent.

Mr. Kahn was introduced by Acting President Leroy A. Holland of the university. His subject was "Present Day World Problems."

Following Mr. Kahn's address there was an open discussion, and the speaker was closely questioned about present-day conditions in Europe.

In a tour which occupied several months, Mr. Kahn visited England, France, Italy, Austria and Hungary and talked with Prime Ministers Baldwin, Mussolini, Poincaré and General Smuts, with Ramsay MacDonald and other leaders of the Labor Party in England, with the Austrian Chancellor, Mgr. Seipel, with the Hungarian Regent, Admiral Horthy, and with other eminent leaders in political, industrial and financial Europe.

Mr. Kahn described the peace treaties entered into following the World War as inconceivably faulty, and said their consequences "continue their fatefully malignant course throughout Europe." In them he found the reason for Europe's present plight, responsibility for which, he said, "lies less with those who are now administering the governments of the respective nations than with those who inflicted the curse of these treaties upon the world." The situation, while acutely serious, is not without its promise of better times, the banker declared, adding: "On the whole, my impression is that, however distressing and alarming in some respects is the present aspect of affairs, the forces that make for accord and settlement are slowly gaining the ascendancy."

Mr. Kahn strongly advocated the plan of the American Government for a conference on reparations and asserted that "a grave responsibility will rest upon the shoulders of any man or any nation whose attitude would cause this very important and potentially highly beneficent new departure on America's part to remain unrealized." This lead, he stated, finds "the man in the street" willing to follow the Government's lead and "it is greatly to be hoped that Europe will know how to respond to this governmental attitude and to its apparent endorsement by popular disposition.

Still Hope for a Conference.

"Such a conference could hardly fail to be of weighty service and it is not over-sanguine to hope that if and when it does take place it may find and clear the road toward the permanent solution of complexities which have been so fraught with turmoil, embitterment and disaster. Notwithstanding the fact that the attitude of the French Government has for the time being, in the judgment of our Government, frustrated the conference as proposed, that need not—and I trust it does not—mean that action on the lines of this auspicious plan is definitely abandoned.

"The moral weight which European public opinion everywhere will attach to any clear pronouncement of the United States can hardly be exaggerated. Our disinterestedness and well-meaningness are recognized in all countries. Whatever may have been the feeling at an earlier stage, whatever may have been the expectations aroused in the course of the peace conference, whatever may be the hope for future developments, I am convinced that what the great bulk of the European nations pre-eminently seek from us at this stage is less financial favors than moral aid."

America's moral responsibility in this connection, he said, was unescapable. America, he asserted, was ready and eager to help, but the "man in the street" is perplexed and confused by the long dispute raging in Europe and "to his plain American horse sense the thing is inexplicable and repellent. He thinks of the saying of General Ulysses Grant at the termination of the American Civil War, with all the profound bitterness and vast suffering which accompanied that conflict, 'Let us have peace.'"

The speaker declined to go into the Franco-German controversy and kept all reference to conditions in those countries out of his address. He presented a detailed picture of conditions in all of the other countries he visited and paid to Premier Mussolini of Italy one of the most glowing compliments that he has received from an American admirer.

"To any one who knew Italy but a short eighteen months ago, with its constant strikes, its class animosities, its political confusion and social tremors, the change which has come over the country is almost unbelievable. That change must have been ripening in the souls and minds of the Italian people for a long time, but for having brought it about, and especially for having brought it about without bloodshed, and for having organized its beneficent workings, the credit belongs to a great man, beloved and revered in his own country and much misunderstood abroad, a self-made man, if ever there was one, setting out with nothing but the force of his brain and character, and the ardor of his patriotism: Benito Mussolini!

"To him not only his country but the world at large owes a debt of gratitude. If Bolshevism, syndicalism and similar pernicious isms had won in Italy, as at one time seemed to be imminent, there is no saying how far-reaching the repercussions might have become. Mussolini not only met and conquered these menacing movements; he removed the conditions, actual and psych

ELIZABETH JENNISON WEDS G. L. M'ALPIN

Ceremony in Calvary Church Followed by a Reception at the Hotel Vanderbilt.

MISS DAPHNE DALE BRIDE

Debutante of Last Year Married to Walter H. Marshall in Church of the Beloved Disciple.

The marriage of George L. McAlpin Jr. of New York, a son of Mr. and Mrs. George L. McAlpin of 400 Park Avenue and East Hampton, L. I., and Miss Elizabeth Jennison, a daughter of Mrs. Dudley Miller Jennison of 44 Gramercy Park, New York, and Bay City, Mich., took place yesterday afternoon in Calvary Church, and a small reception followed at the Vanderbilt.

Miss Mary Campbell of New York was the maid of honor and Dickson B. Potter was the best man. Edward H. Hewett Jr. and D. Hunter McAlpin 3d, a cousin of the bridegroom, were ushers.

Marshall—Dale.

The wedding of Walter Hamilton Marshall, a son of the late Hamilton Laidlaw Marshall, and Miss Daphne Lenthon Dale, daughter of Mr. and Mrs. John G. Dale, was celebrated yesterday afternoon in the Church of the Beloved Disciple. There were no wedding attendants except that Charles Guidet Duryee was best man. The reception at the home of Mr. and Mrs. Dale, 66 East Ninety-second Street, was a small one.

Stribling—Ewing.

Mrs. Susanna Northrop Ewing of St. Louis was married yesterday morning at the Hotel Lorraine to William C. Stribling Jr., also of St. Louis. The ceremony was performed by the Rev. Dr. Adams of the First Reformed Episcopal Church, and breakfast followed at the hotel for twenty-four guests. Mrs. James Potts, of St. Louis, was the matron of honor and her husband was the best man to the bridegroom.

Anderson-Starbuck.

The marriage of Miss Catharine Wyer Starbuck, niece of Mr. and Mrs. Charles S. Lowther of 757 West End Avenue, and Ewen C. Anderson, son of Mrs. J. Cameron Anderson of this city, took place at noon yesterday in the chantry of St. Thomas's Church. The bride, whose brother, Ferdinand L. Starbuck, gave her in marriage, had Miss Helen Mills as her only attendant.

CAPT. MACKINTOSH'S WIDOW LONDON BRIDE

Lady Maud, Daughter of the Duke of Devonshire, Weds Captain the Hon. Evan M. Baillie.

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By Wireless to THE NEW YORK TIMES.

LONDON, Nov. 15.—The wedding of Lady Maud Mackintosh, eldest daughter of the Duke of Devonshire, Colonial Secretary and former Governor General of Canada, to Captain the Honorable Evan Michael Baillie, son of the Baroness Burton, took place very quietly today at St. Martin's in the Fields.

Lady Maud lost her first husband, Captain Angus Mackintosh, six years ago and she met Baillie in the hunting field. For eighteen months they were joint masters of High Peak Harriers. The wedding had been set for January, but it was decided unexpectedly to hurry it along. Only immediate relatives were present.

The bride's first husband, Captain Angus Mackintosh, only son of The Mackintosh of Mackintosh, died in Washington, D. C., in 1918. Captain Baillie is the eldest son of the Baroness Burton and next heir to her barony, as well as her extensive holdings in the great Bass Breweries at Burton-on-Trent. He served as a Captain of the Royal Horse Artillery during the war, winning the Military Cross in France, and afterward further distinctions while on the staff of General Jan Smuts in the conquest of German East Africa. The engagement of the couple was announced about a month ago.

ENGAGEMENTS.

Miss Maria A. Cochrane to Wed George H. Schumann.

Mr. and Mrs. Henry De Graaf Cochrane of Riverview Manor, Hastings-on-Hudson, have announced the engagement of their daughter, Miss Marie Antoinette Cochrane, to George H. Schumann, son of Mrs. George Schumann of this city. A date for the wedding has not been set.

Oppenheimer—Hagenbacher.

The engagement has been announced of Miss Edna Oppenheimer, daughter of Mr. and Mrs. Paul H. Oppenheimer of 303 West End Avenue, to James S. Hagenbacher, son of Mr. and Mrs. Isidore Hagenbacher of Brooklyn. No date has been set for the wedding.

Adams—Simpson.

Mr. and Mrs. Edson F. Adams of San Francisco have announced the engagement of their daughter, Miss Elisabeth Adams, to Albert Simpson, son of Mr. and Mrs. F. W. Simpson, also of San Francisco. Miss Simpson is at the Plaza with her parents, and the wedding is expected to take place here in about three weeks.

FIRST BACHELORS' DANCE.

Benefit for Home Charities Held at the Hotel Vanderbilt.

The first of this season's Bachelors' dances was held last evening in the Della Robbia Room at the Vanderbilt, the proceeds to go to disabled American soldiers and other home charities. The event of the evening was the introduction by the Princess Nyota-Inyoka and Michio-Itow of a series of Far East dances.

Alfonso de Navarro, W.—W. Rhinelander Stewart Jr. and Frank Crowninshield gave dinners before the dance. The women's committee is made up of Mrs. Vincent Astor, and her sister-in-law, Miss Alice Muriel Astor, Mrs. George F. Baker Jr., Mrs. Fulton Cutting, Mrs. Marshall Field, Mrs. William Goadby Loew, Mrs. Charles H. Marshall Jr., Mrs. Roderick Tower, Mrs. Ronald Tree, Mrs. George B. Post Jr. and the Misses Sheila Burden, Beatrice Byrne and Florence Loew.

Entertains Miss Rosamond Upham.

Miss Maude V. Burnside gave a tea yesterday in the grillroom at the Lorraine for Miss Rosamond Upham, whose engagement to F. K. Middleton was recently announced and who has just returned from nearly a year abroad. Miss Upham is to be one of Miss Burnside's wedding attendants when she marries C. F. Watson Jr. Others in the party were the Misses Harriet Canad, Elizabeth Murphy, Eva F. Burnside, also F. K. M. Munter, Loring Hewen and Jack Carrington Jr.

Mrs. John Howard Child Hostess.

Mrs. John Howard Child gave a luncheon at the Plaza yesterday for a party of twenty in the terraced restaurant. Among her guests were Mrs. Daniel Bacon, Mrs. James Boyd, Mrs. Lota Robinson, Mrs. Dudley Olcott, Mrs. Reginald Rives, Mrs. Angel Phelps, Mrs. Gregory Sutton, Mrs. William McNair, Mrs. C. Frederick Neal, Mrs. John H. Wiley, Mrs. L. Rae Manning and Mrs. Ernest Mead.

SOCIAL NOTES

New York.

Mr. and Mrs. Joseph Wright Harriman, Miss Miriam Harriman and Alan Harriman have closed Avondale Farm, their country place at Brookville, L. I., and are at the Plaza for the Winter.

Dr. Colin S. Carter and Mrs. Carter and their son, Paul Carter, are booked to sail Nov. 17 for California and will spend the Winter at Redlands.

Mrs. S. Stanwood Menken, Mrs. Nicholas W. Anthony and Dr. Foster Kennedy are among those entertaining this evening at the opening of the Friday dinner-supper dances at the Lorraine.

An entertainment followed by dancing in aid of the Josephine Home for Undernourished Children will take place this evening at the Waldorf-Astoria.

Mrs. Lansing White gave a luncheon yesterday at the Gladstone, her guests including Mrs. De Lancey Nicoll and Mrs. Henry Hull.

Mrs. Jerome Napoleon Bonaparte and Mrs. Rupert C. King gave luncheons at the Marguery.

Major Gen. George Owen Squier, U. S. A., is on from Washington and is at the Astor for a few days.

Mrs. Charles A. Coffin and her daughter, Miss Alice F. Coffin, who have been at the Ambassador since they came in from Locust Valley, L. I., have just opened their home, 640 Park Avenue.

Richard Lounsbery gave a dinner last evening at Pierre's. His guests included Mr. and Mrs. Edmond O'Brien and Mr. and Mrs. Kenneth O'Brien.

Mrs. Harry S. Redmond gave a luncheon at Sherry's yesterday for Mrs. James Russell Soley, and Mrs. George B. St. George also entertained there at luncheon.

Mrs. Langdon Harris entertained at the Ritz-Carlton yesterday at luncheon, where Mr. and Mrs. Edward N. Hirley have arrived from Miami, Fla.

Miss Helen Draper Taft is down from Oakdale, Mass., and is at the St. Regis. Mr. and Mrs. Griswold Flagg are also at the hotel. Mr. and Mrs. Theodore Frelinghuysen, who have been staying there, left yesterday for Palm Beach.

James W. Gerard will entertain at luncheon at the Yale Club on Saturday, Nov. 24, for the American Committee for the Independence of Armenia.

Mrs. J. Sergeant Crom of 19 East Eighty-second Street is entertaining at dinner this evening and will take her guests to the opera.

A bazaar for the benefit of the Stony Wold Sanatorium will be held in the rose room at the Plaza on Dec. 3.

Mrs. Gordon Auchincloss of 125 West Seventy-second Street will entertain at dinner next Thursday.

Miss Julia H. Dwight, the débutante daughter of Mrs. Edmund Dwight, entertained at tea yesterday at the Lorraine for Miss Grace Middleton of Utica.

Mr. and Mrs. Myron C. Taylor have come from Underhill Farm, their country place at Locust Valley, L. I., and have opened their town house, 16 East Seventieth Street.

Mrs. Nelson Henry and her daughter, Miss Amy Sloan, will spend the Winter at Briarcliff Lodge, which is to be open all year.

OPERA SUPPER CLUB DANCES

Benefits for Russian Refugees to Begin at Sherry's Nov. 26.

The Monday Opera Supper Club will commence a series of Monday supper dances at Sherry's on Nov. 26, the funds raised to go toward the relief of Russian refugees. Mme. Vera Fokina will dance on the opening night of the new club and M. Fokine has a ballet, "A Venetian Carnival," now in rehearsal for the opening. At each subsequent supper dance a number of Russian ballets have arranged to appear in the entertainment program.

Grand Duke and Grand Duchess Cyril of Russia are honorary patrons, and other Russian patrons include Grand Duchess Xenia, Grand Duke Michael and Countess Torby and the Prince and Princess Andrew. On the Advisory Committee for Russian Relief in Europe are Cantacuzene-Speransky, Mrs. Richard Mortimer, Mrs. Henry P. Loomis, Mrs. Henry L. Rogers and Mrs. Cornelius Vanderbilt.

The Club Committee includes Mrs. Cornelius Bliss Jr., Mrs. William Burden, Mrs. Harry Curtis, Mrs. David Dows, Mrs. John S. Rogers, Mrs. George B. St. George, Mrs. George Howard, Mrs. Oliver Gould Jennings, Mrs. James H. Kidder, Mrs. William K. Vanderbilt 2d, Mrs. John Magee, Mrs. Harry Walters, Mrs. Lewis Gouverneur Morris and Mrs. Joseph Widener.

Miss Millicent Rogers is in charge of the Women's Junior Committee and Lawrence Butler is head of the Men's Junior Committee. Those on the junior committees include the Misses Ellin Mackay, Melissa Yuille, Rhoda Cameron, Jean Potter, Mrs. Edmond O'Brien, Mrs. Martin B. Saportas and Miss Muriel Vanderbilt. Also Lawrence Smith Butler, Thomas M. Avery, Murray Taylor, John H. Whitney and Frederick P. Moore.

OCEAN TRAVEL.

Among the passengers sailing tomorrow for Europe on the America of the United States Lines are Mme. Olga Dolyscki, prima donna of the Warsaw Opera company and her husband, Adam Dolyscki, orchestra conductor; Layman Briggs, physicist of the Bureau of Standards in Washington; Professor Jacques Jacobs of Columbia University; Mrs. Blanche Leonard, wife of the American Consul at Stockholm; Professor Vladimir List and J. T. Turner, Paris representative of the United States Line.

New Yorkers sailing are Mrs. H. D. Batchelor, Mrs. W. A. Boring, Miss C. M. Bushnell, Captain H. C. Farrington, Mr. and Mrs. Fithcel, W. D. Foster, Professor and Mrs. Harold C. Goddard and two daughters; Bernar Goth, Mrs. Emily Parrow Gregory, Paul Haasack, Mrs. Nouart Koskarian, Mrs. Joan Linker, Miss Bertha Linker, Miss B. Lyndon, Miss D. Moore, Miss L. M. Sandiron, Mr. and Mrs. Robert Scott, Mrs. Mary Skakandy, Miss Gladys Stephens, J. B. Chelling, Miss P. Stevenson, Mrs. Helen Teasdale, Mrs. E. W. Terrell, Bert Leslie Weinstein and A. L. Wynston.

Police to Honor Inspector Conboy.

A police funeral will be held Saturday morning for the late Inspector Joseph A. Conboy of the Tenth District, Brooklyn, who died Wednesday night at the Norwegian Hospital after a sudden attack of appendicitis. Services will be held at St. Michael's Roman Catholic Church, Forty-second Street and Fourth Avenue, Brooklyn. Burial will be in Calvary Cemetery.

An escort of thirty motorcycle patrolmen and a squad of sixty patrolmen on foot will assemble in front of the late Inspector's home at 413 Forty-ninth Street, Brooklyn. The police colors and the National flag will be carried in the procession and the Police Band will play.

Rabbi Solomon E. Jaffe.

Rabbi Solomon E. Jaffe, for the last twenty-four years Chief Rabbi of the Orthodox Synagogues of Greater New York, died last evening in the Beth Israel Hospital. He entered the hospital two weeks ago and was operated on. Pneumonia later setting in and causing his death. It is expected that every orthodox rabbi in the city will attend the funeral services at 10 o'clock this morning at the residence, 207 East Broadway. Rabbi Jaffe was born in Kovna, Russia, sixty-six years ago and came here in 1891. He left a widow, three sons and two daughters.

John Beavens Lewis.

READING, Mass., Nov. 15.—John Beavens Lewis, shoe manufacturer and prohibitionist, died in Jacksonville, Fla., yesterday, according to word received at his home here today. He was 83 years old and a veteran of the Civil War.

Born in Wilmington, he went to work in a shoemaker's shop, later becoming the head of factories in Shawsheen Le., and Boston, Brockton and other Massachusetts cities. He was the Prohibition Party candidate for Governor in 1901 and again in 1922, and a member of the Massachusetts House of Representatives in 1907.

Senator Alessandri.

SANTIAGO, Chile, Nov. 15.—Senator Alessandri, brother of the President and a prominent industrialist and agriculturist of Chile, is dead.

CRAIG WITHHOLDS HAAG'S PAY CHECK

Controller Contends His Reappointment as Assistant to Mayor Is Illegal.

CALLS RETIREMENT FINAL

Asserts Hylan's Aid, Now Past 70, Failed to Apply for Two-Year Extension Privilege.

For the first time in his city service of more than fifty years, Joseph Haag had his pay check withheld yesterday. Recently, Mr. Haag, after resigning, was reappointed as Assistant to the Mayor, at a salary of $9,000 a year. Controller Craig and the New York Civil Service Society contended that Mr. Haag's reappointment was illegal.

When Mr. Haag reached the age limit, 70, and retired, the city officials, in recognition of his long service and in view of his sound health, persuaded him to continue in office. He retired under what is known as Option 1, which would give his estate, in case of his death, $41,000. Had he chosen the other option, carrying a straight pension of $5,000 a year, his estate would be entitled to only $4,500, and the fact that he chose the option which entitled him to an annuity of $4,183.69 rendered him ineligible to reappointment, according to the Controller, as it made his retirement automatic.

"The law providing for retirement, in the opinion of the Civil Service Society and of the Controller," said a statement from the Controller's office, "means retirement. There is a method under the existing law which provides for the extension of time to the employe reaching the age of 70 who are in good physical condition and who may be continued in office for two years by permission of the Board of Estimate. Mr. Haag did not avail himself of this privilege, which is the only method now left to employes who reach the age of 70 to continue in the service."

The Controller charged that "extraordinary privileges" have been accorded Mr. Haag for some time past at the expense of the city, including a limousine and elaborate offices, redecorated by employes of the Department of Plant and Structures.

Mr. Haag said last night the car was put at his disposal only during the budget-making period. His offices, he said, are plainly furnished.

"It is evident," said Mr. Haag, "that neither the Controller nor his Deputy, Mr. Prial, who is also President of the Civil Service Forum, the holding company of a number of civil service employes, understands his duties and responsibilities. The State Insurance Department is now investigating the workings of the municipal civil service employes' fund, of which the Controller is custodian."

The Controller declared he would withhold any pay check made out to Mr. Haag until the courts have passed upon the matter.

Charles F. Albeck.

Charles F. Albeck, who had worked for THE NEW YORK TIMES as a pressman for twenty-seven years, died Wednesday afternoon of heart disease at his home, 106 Chadwick Avenue, Newark. He had been in poor health for several months and had been unable to attend to his duties since last June. Services will be held at his late residence, at 8 o'clock this evening and burial will be at Elizabeth, N. J., on Saturday morning. Mr. Albeck is survived by a widow and two sons, Harry and Walter Albeck, both of whom are employed in the press room of THE TIMES.

Obituary Notes.

WALTER H. McKEE, former Vice President of Typographical Union No. 6, and for twenty-three years a compositor on the Evening Journal, died Wednesday at his home, in Ozone Park, L. I. He was 57 years old. He first worked for THE NEW YORK TIMES and at that period was well known as an amateur baseball player.

DANIEL L. BAYLIS, Treasurer of the Huntington Lumber and Coal Company, for more than thirty years, dropped dead of heart disease yesterday at his home in Huntington, L. I. He was 78 years old and for a number of years served as town clerk and as a member of the Board of Education.

MRS. LOUISE M. GRISWOLD, widow of former State Senator Stephen M. Griswold, died yesterday at her home, 787 Carroll Street, Brooklyn, at the age of 82 years. She was for many years a member of Plymouth Church.

Engaged.

PERLMUTTER—AKS—Mr. and Mrs. Samuel Perlmutter of 1,002 Avenue K, Brooklyn, N. Y., announce engagement of their daughter Sadie to Mr. Jacob Aks.

Died.

ABBOTT—I. Le Grange, beloved husband of Daisy McCall and brother of Mrs. Abbott-Manning, son of the late Joseph W. Abbott and Lizzie McKeown, at Cleveland, Ohio, Tuesday, Nov. 13, 1923, in his 40th year.

ALEXANDER—At North Broadway, White Plains, N. Y., Nov. 15, Anna M. Alexander. Requiem mass St. John's Church, White Plains, Saturday morning, 9 o'clock. Interment Cemetery of the Gate of Heaven.

ANGELL—At her home in New Malden, England, Nov. 10, 1923, Abby Wheaton, widow of Frederic Allen Angell of New York and mother of Amey Anthony and Frederic Jackson Angell.

BARR—On Nov. 14, Henry C. Barr, husband of the late Mary C. Barr and stepfather of Mrs. George W. Rowan. Funeral Friday, 1 P. M., at late residence, 108 West 96th. Burial at Woodlawn.

BARROW—On Nov. 14, 1923, at her home, Englewood, N. J., Rebecca Perit Latrobe, beloved wife of Charles S. Barlow. Funeral services private at her late residence, Friday afternoon at 2:15 o'clock. Kindly omit flowers.

BAYLIS — Suddenly, at Huntington, Long Island, on Thursday, Nov. 15, 1923, Daniel L. Baylis, husband of Cornelia J. Brush and treasurer of the Huntington Lumber and Coal Company. Funeral services at his late residence, Saturday, Nov. 17, at 2 P. M. Interment Huntington Rural Cemetery.

BLATT—On Nov. 14, Annie Blatt (nee Bernhardt). Funeral services Friday, Nov. 16, at 1:30 P. M., at her late residence, 1,411 Townsend Av., Bronx (near East 170th St.).

BOARD—Nov. 14, 1923, in Tuxedo Hospital, after a short illness, Joseph Orton Board, son of the late Joseph Board and Hannah Curry, aged 51 years. Funeral services at his late home at Chester, N. Y., Friday afternoon at 2 o'clock.

BRAASCH—Robert, suddenly, on Nov. 12, 1923, beloved husband of Anna H. Braasch and brother of Miss Amanda Braasch and Mrs. Mary Meinke. Services in Kano-Peary Room, Masonic Hall, 46 West 24th St., New York City, on Friday, Nov. 16, 1923, at 5 P. M. Interment at the convenience of the family in Lutheran Cemetery, Brooklyn, N. Y.

BRAASCH—Robert Kane Lodge, No. 454, F. and A. M.: Brethren: We regretfully announce the death of our brother, Robert Braasch, on Nov. 12, 1923. You are requested to attend Masonic services in the Masonic Peary Room, Friday, Nov. 16, 1923, at 5 P. M.

JOS E. RIDGES, Master.
HENRY N. MOELLER, Secretary.

BRUYN—Elias Jans, widow of Edmund Bruyn at Sruynswick, Ulster County, N. Y., Nov. 14, 1925. Funeral services at Stawangunz Reformed Church, Friday, Nov. 16, 2 P. M. Interment Bruynswick Cemetery.

BURNHAM—Late, aged 42, Nov. 14, 1923, husband of Grace Mailhouse Burnham and son of Isaac N. Bernheim of Louisville, Ky. Funeral private. Louisville and Cincinnati papers please copy.

ALEXANDER—At North Broadway, White Plains, N. Y., Nov. 15, Anna M. Alexander. Requiem mass St. John's Church, White Plains, Saturday morning, 9 o'clock. Interment Cemetery of the Gate of Heaven.

CHURCH—At Great Barrington, Mass., on Wednesday, Nov. 14, 1923, Maria L. Bostwick, widow of Colonel George Church. Funeral service Friday afternoon, at 3 o'clock at First Congregational Church.

CONKLIN—Henry, at Dunedin, Fla., on Nov. 14. Remains may be viewed at Campbell Funeral Church, Broadway at 66th St., until Saturday morning.

CONNORS — Elizabeth Gossell Conners, daughter of the late George and Helen Cowell, at her home at Yonkers, N. Y., Thursday morning, Nov. 15. Services will be held at the Church of the Atonement, Tuesday, N. Y., Saturday morning, Nov. 17, at 10:45.

Paid notices, notices of the New York Times and the Associated Press, Central News Cable Service, Reuters, Havas, Exchange Telegraph Co., and railroad and hotel notices appear on page 21.

Died.

RICH—William Lathrop, beloved husband of Florence Rich, suddenly, on Nov. 14, at his residence, 300 Park Av. Funeral services The Campbell Funeral Church, Broadway, 66th St., Friday, Nov. 16, at 11 A. M. Interment Kensico Cemetery, private.

RICH—Sons of the Revolution in the State of New York. The members of this society are requested to attend the funeral services of their late associate, William Lathrop Rich, at the Campbell Funeral Church, Broadway and 66th St., on Friday, Nov. 16, at 11 A. M.
ROBERT OLYPHANT, President.

RICH — Society of Colonial Wars in the State of New York. With deep regret announcement is made to the members of the society of the death on Nov. 14 of their late associate, William Lathrop Rich.
THATCHER T. P. LUQUER, Secretary.

RICH—Adolphus, at Fall River, Mass., Nov. 14, beloved brother of Etta Burger and Henry Streetman. Funeral services at Hungarian Cemetery, Union Fields, Brooklyn, Sunday, Nov. 18, 10:30 A. M.

ROGERS—Suddenly, on Nov. 14, 5:35 P. M., at Tompkinsville, S. I., William R. Rogers, beloved father of Burris C., Ernest W. and Myrtle B. Rogers. Funeral services at Fourth Avenue M. E. Church, Brooklyn, Saturday, Nov. 17, at 2:30 P. M. Interment Newport, R. I. Newport and St. John, N. B., papers please copy.

ROMAN—At her late residence, 141 West 113th St., Nov. 14, in her 83d year, Dora, widow of Henry D. Roman, and devoted mother of George E., Elenore Baach, Lillie Kowalsky and the late Charles H., Jennie Hahn and Rosa Nathan. Funeral from the Chapel of Saul A. Rothschild, 129 West 120th St., Friday, Nov. 16th, 10 A. M.

SCHAYE—Theresa, widow of Albert, beloved mother of Celia Schachner, Benjamin, David and Samuel, at her residence, 1,204 Lexington Av., Wednesday, Nov. 14, in her 81st year. Funeral Friday, Nov. 16, 1 P. M., from Weil's Funeral Chapel, 230 Lenox Av. Sisterhood Park Avenue Temple and Hebrew Tabernacle are invited to attend.

SCHAYE—Sisterhood Park Av. Synagogue. Sorrowful announcement is made of the passing away of our dearly beloved sister, Theresa Schaye. Members are requested to attend funeral Friday, Nov. 16, 1 P. M., from Weil's Chapel, 230 Lenox Av.
HATTIE WEINBERGER, President.

SCHOENSTADT — Arthur, at his home, Nov. 14. Services at his late residence Saturday, 12:30, 3,415 36th St., Elmhurst Manor.

SELIGMAN—Moses, beloved husband of Hannah (nee Marks) and devoted father of Belle Frankenfelder, Hattie and Sydney. Members of the Deborah Verein, No. 1, and the Manhattan Washington Lodge, No. 10, I. O. B. B., are respectfully invited to attend funeral services at his late residence, 300 Park Av., Friday, Nov. 16, at 10 A. M. It is urgently requested that no flowers be sent.
PHILIP COWEN, Secretary.

SELIGMAN—Moses, beloved husband of Hannah (nee Marks) and devoted father of Belle Frankenfelder, Hattie and Sydney. Members of the Deborah Verein, No. 1, and the Manhattan Washington Lodge, No. 10, I. O. B. B., are respectfully invited to attend funeral services at his late residence, 300 Park Av., Friday, Nov. 16, at 10 A. M. It is urgently requested that no flowers be sent.
MORRIS B. MOSKOWITZ, President.
PHILIP COWEN, Secretary.

SMITH—At Flushing, N. Y., on Tuesday, Nov. 13, 1923, George A. Smith, in the 62d year of his age. Relatives and friends are respectfully invited to attend the funeral services at his late residence, 92 Madison Av., Flushing, N. Y., on Friday, Nov. 16, 1923, at 8 P. M. Train leaves Pennsylvania Terminal at 2:02 P. M. for Main St.

SOFSKY—Hyman, suddenly, beloved husband of Sarah and devoted father of Charles, Arthur, Joseph, Frances, Mrs. Kathryn Freeman, Mrs. Becky Wolf, Mrs. Rae Nyman and Mrs. Lillian Belgard. Funeral service at his late residence, Nov. 16, at 10 A. M. sharp. Interment Washington Cemetery, old section.

STEINBERG—Erwin, attorney, of St. Louis, on Nov. 11, 1923, at 4:50 o'clock Sunday morning. Deceased was the son of Samuel and Esther Steinberg, and brother of Murray Steinberg.

TISCH—Peter, beloved husband of Frieda Tisch, and father of Emanuel E. Tisch, at his residence, 241 East 79th St. Funeral Friday morning, 10:30 o'clock. Members of Metropolitan Lodge No. 60, I. O. F. S. of I., please attend.

TISCH—Peter. Members of Metropolitan Lodge 60, I. O. F. S. of I., are requested to attend the funeral of our late brother Peter Tisch from his late residence, 241 East 79th St., on Friday, Nov. 16, at 10 A. M.
HENRY LIPSKY, President.
H. B. HORWITZ, Secretary.

TOMLINSON—George F. Pashon Lodge, No. 610, F. and A. M. With deep sorrow we announce the death of our beloved brother, George F. Tomlinson, on Nov. 13, 1923. Brethren, you are summoned to attend Masonic services Friday, 11:30 A. M., Woodlawn Cemetery. Take New York Central train, lower level, at 10:35 A. M., Nov. 16, 1923.
ROYAL H. LAWRENZ, Master.
BART PEACOCK, Secretary.

TWITCHELL — At Philadelphia, Nov. 14, 1923, Orpha W., widow of Selden Twitchell. Relatives and friends are invited to the funeral on Saturday afternoon, 2:15, at her late residence, Pleasant View Farm, Bryn Mawr, Pa. Interment private. Motors will be at Bryn Mawr station to meet trains leaving Broad St. station 12:45 and 1:15 P. M.

VAN ALST—Suddenly, on Thursday, Nov. 15 1923, Isaac M., husband of Nettie Shaw Van Alst, in his 64th year. Funeral services will be held at his late home, 4,742 130th St., Richmond Hill, on Saturday, Nov. 17, 1923, at 8 P. M.

VAN BOSCH—On Thursday, Nov. 15, Estelle Van Bosch. Funeral services Saturday evening, Nov. 17, 8 P. M., at her late residence, Hotel St. George, Clark St., Brooklyn. Interment at convenience of family.

WEAVER—On Tuesday, Nov. 13, 1923, Emma M. Zehner, beloved wife of Eugene M. Weaver, in the 59th year of her age. Funeral services at her late residence, 17 King St., Jamaica, N. Y., Friday, Nov. 16, 1923, at 2:30 P. M. Interment at Maple Grove Cemetery.

WEED—At Stamford, Conn., on Thursday, Nov. 15, 1923, Edgar S., beloved husband of Mary E. Horan Weed. Funeral services will be held at the First Presbyterian Church, Stamford, on Sunday afternoon at 2:30. Interment Woodland Cemetery.

WERTH—Louis, on Nov. 14, at his residence, Hotel Ansonia, in his 83d year, husband of the late Mary Werth, father of Arthur. Funeral Friday at 2 o'clock.

WILSON—Arline A. Campbell. Funeral Church, B'way-66th St. Until Friday.

WOODWARD—Cora T., in Pasadena, Cal., wife of the late Orator F. Woodward. Funeral Le Roy, N. Y., Friday, 2 P. M.

In Memoriam.

CLEMENTS — In loving memory of Alfred Buckley Clements, who died Nov. 16, 1919.
DAUGHTER ELIZABETH.

FELT—In loving memory of Joseph Pollard Felt, who passed away Nov. 16, 1918, at Ossawana Lake, N. Y.

GOLDSTON—In loving memory of Al Goldston, died Nov. 16, 1919.

GREENWALD—In loving memory of my dear wife and our beloved mother, Mary Greenwald, who passed away one year ago today. AARON GREENWALD, LEONARD AND SHIRLEY.

HALPERN—In loving memory of our dear sister, Laura Halpern, who departed Nov. 16, 1922.
SISTERS AND BROTHER.

KATZ—In loving memory of my dear husband and our beloved father, Samuel Katz, who passed away one year ago today. WIFE AND CHILDREN.

MANGAN—The second solemn high anniversary requiem mass will be celebrated in loving memory of Mary A. Mangan at St. Patrick's Old Cathedral, Mott and Prince Sts., on Saturday, Nov. 17, at 10 A. M.

A new novel
LUTHER NICHOLS
by
Mary S. Watts
"It is a shrewd fashion in which our author has made us both see and feel him. . . . Mrs. Watts's story has vigor, vim and vividness." — New York World.
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Sold by order of the Executors
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WITH ADDITIONS
THE STOCK VALUED AT OVER $100,000
All sizes from small mats to large Palace Carpets, including many choice specimens of extra large sizes; also a number of Chinese Rugs.
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TODAY (FRIDAY)
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at 2 P. M. Each Day.
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THE MIDDLE PASSAGE
by
Daniel Chase
A romance of a New England seaport in the early days. There is mystery in the delineation of characters and development of plot.
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of This City
Also a Belgian Consignment incl. Additional Allotments.
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THE HOME FUNERAL
Conducted Impressively
When Death Occurs
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FRANK E. CAMPBELL
"The Funeral Church"
Broadway at 66th St.

Phone Watkins 3400
The Original and Old Established
STEPHEN MERRITT
BURIAL AND CREMATION CO.
161 8th Ave., Cor. 18th St.
Harlem Branch 2243 8th Av., at 125 St.
No Charge for Rooms and Chapel.
F. W. RADCLIFFE, President.

Chelsea 0037 CHAS. A. BENEDICT, 148 W. 18 St.
DIRECTOR OF FUNERALS

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THE WOODLAWN CEMETERY
Bronx Av., Jerome & Webster Stations, Subway and surface to Woodlawn Gate.

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LABYRINTH
by
Helen R. Hull
"A clever study of a married woman's business life. Miss Hull keeps fair to the end." — Boston Herald.
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IN the past quarter century the styles in jewelry have completely changed. Platinum is the mounting most desired and "old mine" cut diamonds have given way to the more perfect examples of the lapidary's skill of today.
HOW often have you planned to take some particularly fine piece of old jewelry—a brooch, a ring or pin—and have it re-created to be more in keeping with the present mode?
Have it done now—for Christmas. Estimates and designs may be had on request.
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JEWELERS & SILVERSMITHS
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SALE THIS AFTERNOON AND TOMORROW AT 2:30
THIRD SALE OF FINE
EARLY AMERICAN FURNITURE
GATHERED DURING THE LAST SEVEN MONTHS BY
JACOB MARGOLIS
CABINET MAKER OF NEW YORK CITY
SALES CONDUCTED BY MR. F. A. CHAPMAN AND MR. A. N. BADE

Write or call for a free copy of the fall issue of Leland's household budget book.

The self-starting vacuum cleaner!
HERE is a sketch of the Ohio Tuec Cleaner at Lewis & Conger's. We sell the Ohio because we believe it is the best and most modern of electrical vacuum cleaners.
For instance, it has a self-starter. When you raise the handle, the powerful motor starts; when you lower the handle, it stops. There is no button to push, no switch to turn.
Another advantage of the Ohio is its brush, which operates by friction only, and loosens the dirt but cannot harm your rugs. The price of the Ohio Tuec Cleaner, with five attachments, is $65. Ask for a free folder that gives a complete description.
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45th St. & Sixth Ave., Phone Vanderbilt 0571
"A HOUSEFUL OF HOUSEWARES"

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The highest in everything—but price. Established 1876.
Closing Out Our Entire Stock of Furniture
at reductions upwards to 50% and more
Bedroom Suites from $255.00 for 4 pieces and up
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Dining Suites—from a Walnut Combination, Tuscan Finish Suite of 10 pieces, specially priced at $298.00 Upwards
42-44 East 49th Street
Between Madison & Park

Thirty-Sixth Anniversary of the Founding of Brill Brothers

1887 NOVEMBER 1923

HANDSOME

COATS

For Women

are uncommon in their generous use of fur, and very modest price of

65.00

This newest model takes luxurious fur for its banding, collar and cuffs—an outstanding value at $65.00!

It presents the "pillar" silhouette so fashionable in Paris, and comes in all the lovely colors of the mode.

Brill Brothers
Women's Department
Broadway *at* 49th Street

Imported Beaded Bags

capture attention by their beauty of colorings and design

At **7.50**

Made to sell at 15.00

Finely cut beads are used to form a multitude of tasteful designs—now subdued in tone, now running riot in a veritable rainbow of glorious hues. Drawstrings or shell mounted.

They touch lightly on the expenditure of money in their modest pricing, and stress instead the smart way to carry it. An excellent gift, too!

Brill Brothers
Women's Department
Broadway *at* 49th Street

Imported Sweaters

At **6.85**

Made to sell at 20.00

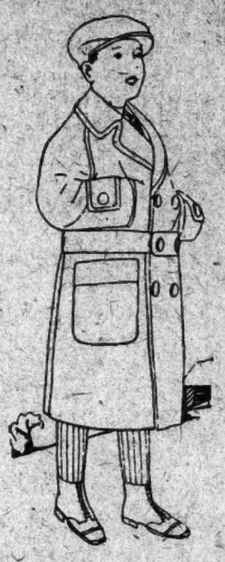
Of imported brushed alpaca, like down to the fingers and body, yet comfortingly warm whatever the temperature. Backs and sleeves are of solid tone; the fronts take stripes, blocks and conventional patterns in contrasting colors.

You'll see many of these skimming past you on Lake Placid or the park lakes this winter!

Imported Alpaca Scarfs, in misty weaves, soft and warm for skating and sports. Regularly 7.50. . . . . At **3.85**

Brill Brothers
Women's Department
Broadway *at* 49th Street

WARM OVERCOATS for Boys



SPECIAL

at $**12.50**

Of beautiful heather mixture sizes from 4 to 18 years.

Other Coats, specially priced—$16.50, $19.50 and $25.00

Overcoats for big fellows up to 20 years. Special at $25.00, $27.50 and $30.00

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Fashionknit Neckwear

has the air of correctness that the fastidious man appreciates—

2.50, 3.00 and 3.50

The smart tie these days is the knit tie. Fashionknit possesses beauty of sheen and color. And a capacity for long wear to suit practical souls.

There are black weaves, bias stripes, cross stripes, plain colors and heather mixtures, to meet every man's preference. Fashionknit is a guarantee of neckwear satisfaction.

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Kuppenheimer Overcoats *for MEN*

present a trio of virtues—warmth, good styling, fine fabrics—

40.00 to 100.00

These coats are the sort that face wintry blasts with assurance, due to the splendid woolens that enter into them—imported or domestic weaves in solid tones or plaided effects.

Wrappy ulsters. Swagger street coats. College styles. Utility coats. Half belted or loosely draped. In tailoring, fabric, design—none finer!

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The "Town and Country" OVERCOAT

—exclusive with Brill Brothers, but not exclusive in price

55.00 to 100.00

A burly overcoat—capaciously designed for comfort, for warmth, for smart appearance—staunch in its building, serving faithfully through many seasons.

An overcoat that *feels right*, and *looks right*.

Brill Brothers
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The owner of this hat is a young man of good taste

THE HAT IS A
STETSON
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The "Briltux"

offers the luxury of fine tailoring and fabric

At **50.00**

The "Briltux" embodies all the virtues of a made-to-order suit—the irreproachable tailoring, the selected unfinished cloths and herringbones, the silk lining and satin finishing.

This carefully specialized Brill tuxedo will instantly appeal to men who want distinguished informal attire at conservative prices.

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Holeproof Hosiery

combines extraordinary wear and beauty of weave—

Holeproof hose are smart and give the ankles that trim, slender look. All points of strain and wear are sturdily reinforced, which is one reason why Holeproof gives such satisfactory service. Buy Holeproof—both your hosiery and money will go further.

PRICES

FOR MEN	PAIR
Cotton	35c
Silk-faced	55c
Silk	75c
Silk (better grade)	1.00

FOR WOMEN	PAIR
Cotton	65c
Silk ribbed-top	1.65
Full-Fashioned silk	2.00
Chiffon all-silk	2.65

Brill Brothers
Broadway *at* 49th Street

"Allen A" Underwear

is underwear that fits and *stays* fitted—

2.50 to 14.50

As most of our customers already know, Allen A underwear doesn't wear or wash out of shape. It's as new in fit and form a year after wear as it is the first day you put it on. That's because the garment is made so carefully to size and the fabric itself *spring-needle knit*.

From the light weight of lisle to the heavy weight of pure wool—our range of sizes and materials is complete.

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that is value indeed at the low price of

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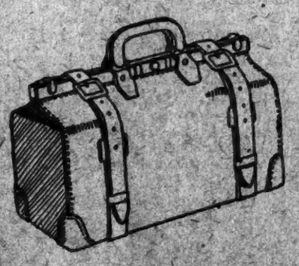

FOR MEN—

we present an English kit bag of correct proportions. Of finest cowhide, hand welted, with double handles, with or without straps. In collapsible or square box models—russet, brown and black. 20, 22 and 24 inches.

Genuine Seal Wallets

SPECIAL *3.00*

Mounted with solid gold, and unusually handsome. Hip and three-fold styles.
A gift in good taste.

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HOLDS 'DRY' LEAGUE IS POLITICAL BODY

Appellate Division Rules It Must Report Election Receipts and Expenditures.

STALEY DECISION UPHELD

"Wets" Will Demand Compliance With Law or Move Punishment for Contempt.

ANDERSON WILL APPEAL

Unanimous Opinion Calls For Special Permit to Get Case to Highest Court.

Special to The New York Times.

ALBANY, Nov. 15.—In a decision handed down by the Appellate Division, Third Department, this afternoon, the activities of the Anti-Saloon League are held to be those of a political combination within the meaning of the election law and the Treasurer of the league must file with the Secretary of State an accounting of its receipts and expenditures for the year 1922. The court affirmed the decision of Supreme Court Justice Ellis J. Staley.

The decision of the court was unanimous and was expressed in a brief memorandum, which read:

"We think that the activities in question, although performed in the name of 'The Anti-Saloon League of New York,' were in fact the activities of the corporation the correct title of which is 'The New York Anti-Saloon League' and that there is no unincorporated association having the former name as distinguished from a corporation having the latter name. We also think that within the meaning of Section 320 of the election law, 'The New York Anti-Saloon League,' though a corporation having a distinct identity, was nevertheless a 'combination of three or more persons.' We think likewise that its activities were those of a 'political committee' as defined by the statute and that a statement should be filed by its Treasurer. The order should be modified by inserting therein 'The New York Anti-Saloon League' in the place and stead of 'The Anti-Salon League of New York' and the proceedings should be amended accordingly, and the order as modified should be affirmed."

The proceeding was instituted by Colonel Ransom H. Gillett in the name of Walter E. Vannier and four other voters of Troy to require the league to make an accounting on the ground that it was a combination of three or more persons indulging in political activities in the primary and general election a year ago.

Testimony was taken before Justice Staley for several days last April, with the league presenting no evidence other than what was brought out by the cross-examination of William H. Anderson, Superintendent, and other officers by Senator Edgar T. Brackett of Saratoga Springs, its counsel.

Colonel Gillett introduced circular letters, pamphlets and articles in publications devoted to the work of the league showing its opposition to certain candidates and approval of others. Among these was a copy of the so-called "Al Smith's Record," used in support of former Governor Nathan L. Miller's candidacy for re-election, and Mr. Anderson admitted that he had sought to interest the Republican State Committee in a proposition to mail the "record" to its list of a half million voting church members.

It was also shown that the league was active in opposing the renomination of Assemblyman Cortright of Steuben County and that in the Twenty-seventh Congressional District, particularly in Catskill, league officials co-operated with local ministers in canvassing church voting members. Another exhibit was a statement by the Board of Trustees, comprising about forty ministers selected by denominational religious bodies, issued in May, 1922, directed to the Republican State Committee protesting against the renomination of Senator William M. Calder and stating that if he was selected the league would use its influence against him.

The appeal by the league from Justice Staley's decision came before the Appellate Division at the May term, but the illness of Senator Brackett caused a postponement of the argument until the September term, at which time his brief was submitted and a decision was not reached before adjournment of the term.

The Anti-Saloon League of New York will seek a review by the Court of Appeals of the decision handed down by the Appellate Division of the Supreme Court at Albany yesterday that it is a "political party" and, therefore, amenable to laws which compel such organizations to file statements of expenses in primary and general elections.

William H. Anderson, Superintendent, made this announcement last night in a statement in which he said the league had expected the Appellate Division to decide as it did, but that it would be very much surprised if the Court of Appeals upheld it. In any event, he said, the opponents of the league would never obtain the information about its affairs they desired because of the limitations of the law restricting statements to election expenses.

"The Anti-Saloon League does not believe that it is a 'political committee' within the view of the statute, this decision to the contrary notwithstanding," he said. "* * * The Anti-Saloon League is merely a name for thousands of churches associated to destroy the liquor traffic. This court proceeding was started by counsel for the Association Against the Prohibition Amendment, the leading 'wet' organization in America. Under the circumstances the league feels that fidelity to its constituency demands that it shall not stop short of an authoritative decision by the court of last resort.

"There is no decision that can conceivably be made under any statute that the highest court will uphold as constitutional which can prevent the Anti-Saloon League from functioning with increasing effectiveness."

LIQUOR TREATY DRAFT IS SENT TO HUGHES

He Will Dress British Proposals to Meet Constitutional Requirements Here.

LONDON, Nov. 15. (Associated Press).—The British legal experts have perfected the draft of the liquor search treaty from their standpoint, and the document is now being examined by Secretary Hughes and his advisers. When the American authorities have brought the treaty into a shape considered impregnable against attack regarding its form and constitutionality, the document will be returned to the Foreign Office here for further scrutiny and study. The completed treaty is expected to be signed sometime before Congress reassembles.

As already indicated, the right of the American authorities under the proposed treaty to stop and search British-owned vessels suspected of carrying alcohol contraband will not be restricted to any arbitrary radius like twelve miles, but will extend to a reasonable range from the American shores.

The element of distance will be summed in the broad general term, "An hour's steaming distance from shore."

Pelham Motorists Object To Disguised Speed Cops

Members of the Men's Club of the Pelhams in Westchester County who own automobiles are opposed to the practice of the officials of Pelham, North Pelham and Pelham Manor in dressing motor cycle policemen in uniforms that conceal their official status and permitting the men to secrete themselves in nooks along the roads to pop out on speeders. They expressed their resentment of these practices last evening at a meeting in Pelham by adopting a resolution declaring that the police didn't "play fair" in keeping their identity and presence on the roads secret until they detected motorists "hitting it up." A committee was appointed to present copies of the resolution to the officials of each town. It was understood that the committee was instructed to ask that the police display their shields conspicuously while on duty.

LIQUOR PLOT TRIAL OF KESSLER BEGINS

Major Clark Tells Jury Defendants Made $330,000 on $70,000 Investment.

CALLS IT "A MEAN THEFT"

Conspiracy to Defraud Government of $75,000 — Eighteen Co-defendants Appear.

The trial of Emanuel H. Kessler, six former prohibition agents and twelve others, charged with conspiring to violate the prohibition law and to defraud the Government of internal revenue through the illegal withdrawal of a large quantity of whisky and champagne from the Republic Storage Warehouse, was begun yesterday before Judge Francis A. Winslow and a jury in the Federal District Court. A delay of half an hour was caused by the tardy appearance of Abraham Toplitz, one of the defendants, who was severely reprimanded by the Court.

"I will show that this was a particularly mean theft on the part of the defendants," said Major John Hollev Clark, Jr., Assistant United States Attorney, to the jury. "This whisky cost them $70,000 and we will show that they were selling it at prices that brought them about $400,000. Yet they conspired together to defraud the Government out of $75,000 in duties and revenues on it. We will prove the liquor was bought and paid for by 'Mannie' Kessler."

The first witness called by the prosecution was John Williams, Acting Deputy Collector of Customs, who described as regular in every respect papers in connection with the importation of whisky and champagne figuring in the Kesseler deals.

Others were Frederick Huber of the Manufacturers' Trust Company, who identified an account of "E. Kessler," showing that $44,665 was withdrawn Oct. 10, 1921; Edward J. Grady, Assistant Manager of the Pacific Bank, Seventh Avenue and Forty-ninth Street, who identified an account of "Mark Aron," from which $35,558.08 was withdrawn on Sept. 29, 1921, and a deposit of $30,558.08 made on the same date; Morris Phillippa, a public accountant, who gave testimony regarding erasures in the account of Mark Aron with Hartman, Goldsmith & Co., importers, the amount of $25,558.08 appearing as one item, and Albert S. Osborn, a handwriting expert, who was asked to testify regarding certain erasures on the Hartman, Goldsmith & Co. books.

The trial will be continued this morning at 10 o'clock.

URGE FULTON ST. SUBWAY.

Most Speakers Support Crossway Route Proposed by Commission.

The assertion that the city administration is not ready to build the proposed Brooklyn crosstown subway so that only the Brooklyn Manhattan Transit Corporation can operate it was made yesterday by Dock Commissioner John H. Delaney, Chairman of the Board of Estimate's Transit Committee, at a joint hearing on alternative routes held by the committee and the Transit Commission. This appeared to be the first time it was publicly made.

Two routes, one in Lafayette Avenue favored by the committee and one in Fulton Street favored by the commission, were under consideration. Although not a matter directly at issue, the proposed Ashland Street connection to link the Fourth Avenue subway with the Fulton Street elevated, received the attention of nearly every speaker.

Most of the speakers at the hearing favored the Fulton Street route for the proposed crosstown subway. Mr. Delaney declared that members of the Brooklyn Chamber of Commerce had developed sentiment for this route, which is longer, for the purpose of getting the line assigned to the Brooklyn Manhattan Transit Corporation. In regard to the Ashland Street connection, he said that the city had already approved it, but that the old Brooklyn Rapid Transit Company had refused to operate it. He suggested that Arthur S. Somers and Robert A. Shaw, members of the Chamber's Transit Committee and also directors of the Brooklyn Manhattan Transit Corporation, representing the public, might show that they were truly representative of the interest they were supposed to represent by getting the B. M. T. to agree to operate the connection. Mr. Shaw, who was present, agreed to bring the matter to the attention of the B. M. T. Board.

$73,360 GIFT FOR Y. W. C. A.

Bulk of Miss Mackey's Estate Will Go to Brooklyn Philanthropies.

A gift of $73,360 to the Young Women's Christian Association at Flatbush Avenue and Schermerhorn Street, Brooklyn, and similar bequests to seven other public charities and institutions in Brooklyn were announced yesterday in the filing of the appraisal of the estate of Miss Wilhelmina A. Mackey, in the Brooklyn Surrogate's Court. The estate has a net valuation of $616,381 of which all except $7,500 in small bequest goes to public institutions.

Miss Mackey, who inherited most of the property from her father, William Mackey, a realty operator, lived alone for years in the family home at 90 St. James Place, Brooklyn, where she died on July 1, 1922. The only surviving relative mentioned in her will is Fannie V. Iremonger, a cousin, of 5 Revere Place, to whom is left $1,000. The remainder of $6,500 goes to several friends.

The seven other organizations that receive bequests each of $73,360 are: Home of St. Giles the Cripple, Brooklyn Children's Aid Society, the Brooklyn Home for Aged Men and Aged Couples, the Brooklyn Society for the Prevention of Cruelty to Children, the Orphan Asylum Society of Brooklyn, the Brooklyn Association for Improving the Condition of the Poor and the Brooklyn Bureau of Charities.

The remainder of the public bequests in the distribution of a total of $73,360 go to these churches and institutions in sums of $5,000 each: Church of the Redeemer, Fourth Avenue and Pacific Street; the Brooklyn M. E. Church, Park Place and New York Avenue; the Home for the Aged and Infirm, Industrial Home for the Blind and the Brooklyn Home for Consumptives. The smallest public bequest is $2,000, to St. Christopher's Hospital for Babies and Training School.

SAYS ENRIGHT QUIT IN WAR ON GAMBLING

Justice Hagarty Denies Commissioner's Charge That Court Protected Slot Machines.

POLICE OFFERED NO PROOF

Failed to Submit Any Reasons Why Injunction Should Not Be Granted Against Them.

Supreme Court Justice William F. Hagarty of Brooklyn yesterday denied the charge of Police Commissioner Enright and Assistant Corporation Counsel M. Martin Dolphin that he was protecting alleged gambling by children in slot machine devices in stores. He also denied the charge that "the Supreme Court has reached out its long arm to prevent policemen from performing their sworn duty in this and like cases."

Justice Hagarty gave dates and data in refutation of Commissioner Enright's statement that a company manufacturing an alleged gambling machine was enabled to frustrate the police by obtaining an injunction from Justice Hagarty. The latter was irked particularly with that part of the statement in which it was asserted that injunctions were available "providing the plaintiff gamblers have sufficient political influence and money enough to hire eminent counsel to obtain such an order." Justice Hagarty interpreted this as an attack on members of the bench, depicting them as "the gamblers' Judges." He said he would take under consideration the question of whether he would take action against those who issued the statement.

Justice Hagarty's Reply.

In his reply Justice Hagarty said:

"On the 13th day of August, 1923, an order was obtained from Justice Carswell of the Supreme Court in the case of Leo P. Byk and Robert Edwards against Richard E. Enright, as Commissioner of the Police of the City of New York and all members of the Police Department of the City of New York, directing them to show cause on the 16th day of August, 1923 why an injunction order should not be granted pending the trial of the action, restraining the defendants from interfering with certain machines described in the complaint and affidavit annexed to the order. This order, made by Mr. Justice Carswell, contained an injunction pending the argument restraining and enjoining the defendants from in any way interfering, seizing or taking into their possession any machine owned by the plaintiffs and described in the complaint.

"This order was made returnable on the 16th day of August, 1923. I did not begin the Special Term work until Sept. 4. The argument was adjourned from time to time until the 21st day of September, 1923, when it came on before me at Special Term of the Supreme Court. During all of this time the injunction automatically continued. The argument before me was to continue the injunction until the trial of the issue in the equity part of this court, at which this case could have been tried, is practically up to date and the case could have been tried at the October term.

"Upon the argument before me the Police Commissioner was represented by an Assistant Corporation Counsel. The defendants neither filed nor submitted an answer to the plaintiffs' complaint, nor did they file or submit any affidavits answering the facts set forth in the complaint or the affidavit submitted in support of the application for the injunction. The only papers before me upon the argument were the papers upon which the order had been granted by Mr. Justice Carswell more than five weeks previously. The argument was the facts in the plaintiffs' papers show the machine to be entirely innocent. It was specifically alleged that the machine indicated exactly what was to be received upon the insertion of the coin.

The Court's Action Explained.

"By reason of the defendants' failure to submit answering affidavits denying the allegations made by the plaintiffs and setting up affirmatively facts which might show the machine to be illegal, I was compelled to accept as true the facts as set forth in the complaint and the affidavits supporting it. In other words, the plaintiffs' moving papers constituted the complete record in the case, and upon that record, as presented and submitted, the plaintiffs were entitled to continue the injunction and any other disposition would have justified a reversal by the Appellate Division.

"If the plaintiffs were not entitled to the injunction, why did the defendants allow the restraining clause in Judge Carswell's order to continue from Aug. 13, 1923, until the day of argument, to wit, Sept. 21, 1923? If I was wrong in my decision, why did not the defendants appeal to the Appellate Division? This appeal could have been heard and decided within two weeks. Since the injunction issued by me was effective only until the trial of the action, if I was wrong, why did not the defendants bring the case to trial in October, or at least at the November term of the court? At the trial, the machines no doubt will be presented and examined by the Court, witnesses will be presented and examined by the Court and the merits of the controversy will be determined. My decision was based, not upon the testimony of any witnesses, not after viewing the machines, but upon the undisputed facts contained in the plaintiffs' papers. Moreover, it has been brought to my attention that since my decision another Justice of this court has examined machines similar to the one described in the plaintiffs' papers, and has held them to be entirely innocent. I have no way of knowing at this time whether or not other and different machines, owned and operated by other parties are sought to be protected by the injunction in this action."

Because of Commissioner Enright's statement, the Society for the Prevention of Cruelty to Children yesterday submitted in Harlem Court two test cases to Magistrate Goodman, the Judge referred to in the Commissioner's statement as having dismissed a case because of the injunction. Magistrate Goodman acted otherwise yesterday, however.

The defendants were Morris Hahair of 153 East 103d Street and Reuben Batzor of 170 East 103d Street, proprietors of candy stores containing slot machines. They were accused of impairing the morals of minors and were held in $100 bail each for examination next Wednesday.

Each of the defendants informed the Court that a Supreme Court injunction had been issued restraining police interference, but Magistrate Goodman said there was nothing before him to release them. The Court permitted the society to retain the slot machines pending disposition of the cases.

HEFLIN THREATENS TO EXPOSE POLITICIANS

Charges Leading Republicans Are Involved in Alleged Land Frauds.

WASHINGTON, Nov. 15.—Senator Heflin, Democrat, Alabama, announced in a formal statement today that he would ask the Senate to investigate "the activities of a certain nationally known Republican politician in land frauds, and the alleged suppression of the reports of the Postal inspectors on the same."

He said complaints had reached members of the House and Senate from the [illegible] sectional Sucks an inquiry, he predicted, would be far-reaching in effect and may involve many nationally known men now prominent in the [illegible] of the Government." He refused to name any names.

[illegible] visited Washington [illegible] Bureau of the New York Times at the Locarno Office, 1 Via Barberini, Rome. [illegible] R. C. 4, Telephone City 260. [illegible] at the Paris Office, 18 Rue de la Paix. Subscription [illegible]

Mrs. Norris Gives Up Gates Palace for Cottage; Heiress to $38,000,000 Is Plain Housewife

Special to The New York Times.

CHICAGO, Nov. 15.—Mrs. Dellora Angell Norris, heiress to the $38,000,000 Gates estate, who last Spring married Lester Norris, undertaker's son and artist, is keeping her promise to be a plain housewife with just a little bungalow for a home it was revealed today when it was learned that her spacious Lake Forest estate is for sale.

The furnishings of the house, a thirty-two room structure, have already been moved. Rugs, tapestries, clocks, andirons, candlesticks, valuable paintings and other articles, many of them heirlooms bequeathed to Mrs. Norris by her uncle, John W. Gates, have already been sold. The house is situated in the centre of a fifteen-acre tract, and was acquired by Mrs. Norris five years ago after the death of her aunt. The young heiress spent a great deal of time in its beautiful gardens and woods and she was a familiar figure on the bridle paths and tennis courts around Lake Forest.

Last Spring she left the scenes of her girlhood and went to Pasadena, Cal., where she was married. When she returned from California with her husband, friends expected that the couple would settle down in Lake Forest. Instead they went to Lake Forest for only a few days and later went to Geneva to live in a modest little bungalow on Main Street.

When called up at her Geneva home today Mrs. Norris refused to talk about the sale of her property.

"If they are selling anything I know nothing about it," she said. "There is nothing inside the house to sell now."

COAL DEALERS CALL PINCHOT A PLOTTER

Retailers Charge Conspiracy to Make Them Carry Burden of Increased Costs.

LAY RISE TO HIS DECISION

Letter Says Governors' Conference Is Attempt to Get Out of Own Predicament.

Governor Pinchot of Pennsylvania was charged yesterday with conspiracy against the retail coal dealers in an open letter from Roderick Stephens, Chairman of the National Retail Coal Merchants' Association.

Mr. Stephens alleges that the Governor is helping an attempt to force the retail dealer to carry the increased cost of coal.

The letter follows in part:

"On Aug. 29, 1923, in announcing the terms of your 'settlement' of the anthracite strike you stated that its effect would be to increase the price of the domestic sizes of anthracite by 60 cents per ton. You further stated that, notwithstanding this increase in cost of production, it was your intention to see to it that no part of this increase should be borne by the consumer.

"Subsequently you approved the increased mine prices announced by the large producing companies, but stated that the transportation companies and the retailers would be required to absorb the cost of your settlement.

"We wrote you a letter, urging you to study the findings of the United States Coal Commission in respect to the retail coal trade and stating our readiness to confer with you and to submit facts bearing upon the question of our ability to absorb any part or all of the cost of the increased wages awarded the anthracite miners. To date, we have had no reply to our letter, nor have we received any acknowledgment from you.

"You choose now to dilate upon 'extortionate retail prices' and upon that gratuitous assumption you have denounced the retail dealers, large producers of anthracite, that they shall refuse to sell their coal to any retailer whose prices exceed those prevailing in October, 1922. In other words, you have asked the producers to join with you in a deliberate conspiracy to saddle the retail dealer with the increased cost of producing coal, resulting from your decision, and now that the producers have very properly refused to lend themselves to this unfair and illegal process you cry out that the operators have declined to clean their own house,' and you ask the Governors of twenty-nine States of the nation to come and help you out of your embarrassing predicament.

"We submit that the retail coal dealer may very properly be held to account for any unwarranted addition to the cost of coal, over and above a fair margin to cover his costs of doing business, and to provide a fair return for capital employed, but in no case can he be held responsible for ultimate prices to the consumer, which necessarily are based, not only upon the retail dealer's margin, but also upon the cost at the mines plus cost of transportation from the mines to the dealers' yards."

Arrangements were completed yesterday by Commissioner of Health Dr. Frank J. Monaghan for a city-wide survey of coal zones to be undertaken by inspectors from his department. This plan was decided upon by the newly appointed Fuel Price Coal Commission, composed of Major General Charles W. Berry, George J. Eltz, representing the coal dealers, and Dr. Monaghan, representing the city.

The inspectors will inquire into the costs of haulage and other factors entering into the cost of transporting domestic anthracite.

GOVERNOR TEMPLETON RAPS PINCHOT ON COAL

Suggests Pennsylvania Should 'Clean House' Itself Before Asking Federal Action.

Special to The New York Times.

HARTFORD, Conn., Nov. 15.—Before considering Federal control and remedies through Congressional action Pennsylvania ought to attempt to clean house in respect to the anthracite coal situation, in the opinion of Governor C. A. Templeton of Connecticut, who tonight sent a forceful reply to Governor Pinchot's invitation to Governors of anthracite consuming States to meet at Harrisburg Nov. 26 to consider a proposal to interest Congress in the coal problem.

Governor Templeton, realizing that Connecticut people are acutely interested in any permanent solution, refrains from a flat refusal to attend or to send a Connecticut representative.

Accused of Ticket Scalping.

Two detectives arrested three men in front of the Metropolitan Opera House and one in front of the Maxine Elliott Theatre last night as the start of a campaign to stop sidewalk speculators from selling opera tickets. The four prisoners were taken to Night Court.

MOTHER ATTACKED IN FIGHT FOR CHILD

Witnesses Testify That Mrs. Stapler Is Unfit to Have Possession of Her Girl.

BATTLE AND TAFT APPEAR

Called to Support Effort of Grandmother to Control Custody of Granddaughter.

Henry W. Taft and George Gordon Battle were witnesses yesterday in habeas corpus proceedings brought by Mrs. Gertrude Haupert Stapler, daughter of a professor in Worcester University, in Ohio, to get possession of her six-year-old daughter, Helen, now in the custody of the child's grandmother, Mrs. Helen Louise Stapler. The grand mother is the widow of Henry B. B. Stapler, who was chief assistant in the District Attorney's office when De Lancey Nicoll was in office, and as such was the superior of Mr. Battle.

Mr. Battle and Mr. Taft, who had known the elder Mrs. Stapler and her husband for many years, were called to testify as to the fitness of Mrs. Stapler to retain the custody of her granddaughter. Frank C. Delaney of Compton & Delaney, who appeared for the elder Mrs. Stapler, offered testimony as to the unfitness of the mother to have possession of her child, including evidence that she is the mother of a boy known as Charles William Brill, born in January, 1922. Attorney Delaney contended that the father of the boy is William Symons, whose real name is Claude William Brill, which he dropped when his mother married one Symons, and that he is corespondent in a divorce suit recently brought against Mrs. Stapler by her husband, Henry Bascom Stapler, a bona sales-man.

Stapler appeared in the case yesterday with an attorney, Frank J. Whitcomb, but made no plea for custody of the child in his own behalf. It was contended that neither parent was a fit person to have possession of the little girl, and for that reason the Court should award custody to the grandmother. The case has been on trial for two days and will continue today.

Much of the testimony yesterday related to the parentage of the boy described in the birth certificate as Charles William Brill, and referred to in the court proceedings as "Little Billy." The birth certificate put in evidence by Attorney Delaney bore the name of Gertrude Haupert as the mother.

Mrs. Gertrude Haupert Stapler was said in the testimony yesterday to have met Symons, who is a milk wagon driver, when she was a clerk in Wanamaker's, after she had separated from her husband.

Mrs. Gertrude Haupert Stapler admitted in court that she had cared for "Little Billy," but insisted that she is not the mother, and got $25 a week for his board. She said that one Janet Lawrence, who brought the boy to her, came and took him away. Janet Lawrence was called to the stand, and when asked to give her stage name, got permission to write it on a slip of paper in order to prevent its publication. She insisted that the mother of "Little Billy" was a cousin of hers, and that the father is a "New York millionaire." Justice Mullan decided that she need not give their names.

Harry L. Dando, a salesman of 501 West 183d Street, testified that he is the uncle of Symons, and that he always understood that his nephew and Mrs. Stapler were husband and wife.

QUINN DENIES CHARGE.

Legion Head Says He Signed Blank to Join Klan, but Dropped Matter.

John R. Quinn, unanimously elected Commander of the American Legion in San Francisco last month, admitted yesterday he had applied for membership in the California branch of the Ku Klux Klan in the late Spring or early Summer of 1921. He denied, however, ever actually becoming a klansman.

Confronted with published charges made by Representative James A. Gallivan in a Boston newspaper that he had been a member of the Klan, Commander Quinn made the following statement at the Hotel Commodore yesterday:

"These attacks that have been made against me have been conceived by a personal enemy in California, who has sought to stir up strife to meet me upon my visit to the East. In the Spring or Summer two years ago, I signed an application blank for membership in the Klan, at the request of a friend. I did not attend any meeting, nor did I ever pay a cent in dues. I realized after signing the paper that I ought not to become affiliated with the organization.

"My opinion of the Klan is best expressed in the resolution which the Legion adopted at its recent convention denouncing 'any individual, group of individuals or organizations which creates or fosters racial, religious or class strife.' I subscribe to every statement contained therein."

How Strong Is the Klan?

A survey of the extent and the power of the hooded tribe throughout the country—made by a Times correspondent who studied the movement in its strongholds.

The New York Times
NEXT SUNDAY
Reserve a copy at your news stand.

KLAN LOSING GROUND AMONG TENNESSEANS

Makes Little Headway in Mississippi—Signs of Revolt in Alabama.

POLITICAL CAMPAIGN FAILS

Order Is Fighting Senator Underwood's Presidential Aspirations in Own State.

Special to The New York Times.

BIRMINGHAM, Ala., Nov. 15.—Is the Ku Klux Klan disintegrating in the States of Alabama, Mississippi and Tennessee? It is, according to all the signs, on the down grade in Tennessee; to date, despite the efforts of the Kloncilium and local propagandists, it has been unable to make any appreciable headway in Mississippi and while it still holds commanding proportions in Alabama the evidence is that the Wizard and his goblins will fail in their effort to line up that State in the so-called 100 per cent. American column.

The one section of the country, the Southern States to the east of the Mississippi River, where the Klan could naturally have been expected to expand with the greatest ease, appears to be where the organization has struck a snag. This does not mean that the strength of the Klan is insignificant in these States, but it does mean that the organizers of the masked forces have failed in their campaign for the political control of Alabama, Mississippi and Tennessee.

The campaign is still being waged with all the force the "throne in Atlanta" can command. While Atlanta refuses to concede defeat, the fact appears irrefutable that the Eastern South cannot be induced, as have Texas, Arkansas, Indiana and other States west of the Mississippi, to the Klan.

Success in Southern States.

Of the three States named, Alabama is without question the one where the Klan has made the greatest progress. In this State the order controls Jefferson County, of which Birmingham is the seat, and there are other sections of the State in which the Klan is admittedly in dominant position. In the rural districts and in Mobile and in Montgomery, however, the Klan is a minority organization, and it so happens that a majority of the people of Alabama live on farms and in the cities and towns where the Klan is not in control.

At this moment the big political question in Alabama is the candidacy of Senator Oscar Underwood for the Democratic Presidential nomination. Until very recently it was not thought that Senator Underwood would have any opposition in his home State, but it now appears certain that he will have opposition, and that B. Musgrove, who ran against him for the Senate two years ago, will try to get the delegation. The scheme is said to involve an alliance of the Klan, the Anti-Saloon League, the labor unions, and certain farmer organizations behind Musgrove.

The odds are, however, in favor of Senator Underwood and his friends are confident that he will weather the storm. So far the Alabama Klan papers have not attacked him, but the official Georgia paper, which circulates everywhere in Klan territory, has opened fire. The situation, so far as the Alabama Klan is concerned, is a puzzle. The rank and file of the organization is generally understood to be against Underwood but the direction heads are fearful of defeat if the issue is openly joined, and just now the Klan is in no position to suffer further loss of prestige in this part of the country.

Hard Fight in His Own County.

Senator Underwood's hardest battle will be fought right here in his home county of Jefferson, for nowhere in Alabama is the Klan so strong as in the Birmingham territory. Jefferson County polls about 32,000 votes and to the Klan is conceded a voting strength of at least 15,000. The Klan itself claims 18,000. The Sheriff of the county, T. J. Shirley, is a Klansman and is said to be the Alabama representative of the Kloncilium. At least two Judges are also of the Klan, while the other county and city officials who owe allegiance to the Wizard in Atlanta are said to total more than a score. Senator Underwood's friends concede that on the face of things he is in danger so far as the county in which he has spent his entire political life is concerned.

William W. Brandon, the Governor of Alabama, is frankly on friendly terms with the Ku Klux Klan. He has declared for Underwood. Thomas Heflin, the junior Senator from Alabama, is also in high favor in Klan circles. The Alabama Klan organ in its issue this week urges all Klansmen to hear Heflin speak whenever opportunity occurs. He is described as one of the greatest orators in the United States, a man who is always, says the paper, "eloquent, instructive and entertaining."

Now as to Tennessee. In that State the Klan is no longer boastful. The election in Memphis the other day, when the hooded organization was decisively defeated by more than 3,000 votes, is the biggest black eye the Klan has yet received in Southern territory east of the Mississippi. Everywhere in Tennessee the reports are that the Klan is losing and although it will probably poll a considerable vote in the 1924 elections, it will not be a controlling factor.

Senator Shields will be the paramount issue in Tennessee next year. He has been denounced by former President Wilson and will in addition, face the opposition of the Anti-Saloon League, the Ku Klux and those soldier voters who are demanding a bonus. The Shields fight will not be unlike that "Jim" Reed waged in Missouri in 1922. He will be opposed by Nathan Bachman of Chattanooga and General L. D. Tyson of Knoxville, both of them followers of Mr. Wilson and both of them statesmen of the bone dry school.

Klan Loses Tennessee Fight.

As in the case of Reed, it is possible that Senator Shields may get enough East Tennessee Republican votes to pull him through. Rumor has it that both Reed and Borah will come to Tennessee and urge his election, for Shields has been from the first one of the most consistent members of the League of Nations irreconcilable group in the Senate. By itself the Klan cannot defeat him, but it can add a good many thousands of votes which in the end may accomplish his undoing.

Governor Austin Peay, of Tennessee has not been conspicious among those Tennesseans who have denounced the Klan; for this reason it is generally understood that the Klan will accord him its support in his campaign for re-election next year. Whether the Klan will back Bachman or Tyson for the Senatorial nomination has not been disclosed. It is out to beat Shields and may be expected to line up behind the candidate who shows the greatest prospective strength.

Viewing the situation in Tennessee as a whole the evidence is all one way. The Klan has lost in its fight to get the State. It may develop strength here and there, but it will never, say those who are familiar with the Tennessee political situation, be able to make its influence count to any appreciable degree in either affairs of the State.

In Mississippi, the last of the trio, appears to be almost as safe as Tennessee, so far as Klan domination goes. From the first some of the strongest men in Mississippi have fought the masked horde, men like ex-Senator Williams and Percy, especially the latter who has never permitted an opportunity to pass to warn his fellow-citizens of the dangers that lurk behind masked control. The Klan is fairly strong in parts of the State, but so far as control is concerned, such an outcome appears as remote as it does in Tennessee. As the situation now sizes up, the Klan will not be able to play a very important part in Mississippi next year.

Blackberry Bushes in Bud; Roses Bloom at Mt. Vernon

Winstead, Conn., boasts of strawberries being picked this time of year, but in Mount Vernon many blackberry bushes are in bud, dandelions are in full blossom on lawns, and on the estate of Mrs. Carrie Krauter at Boston Post Road and Fowler Avenue, Pelham Heights, there is a trailing rose plant covered with a mass of brilliant pink blooms. Around Rye Lake wild flowers were found on a hillside facing the east.

FORD NOT IN RUNNING, FRENCH LICK THINKS

Democratic Conferees There Believe His "Dry" Views Preclude 1924 Nomination.

LACKS MICHIGAN SUPPORT

Anti-Jewish Attitude Also Held to Weaken Candidacy—Muscle Shoals Scheme Seen.

Special to The New York Times.

FRENCH LICK, Ind., Nov. 15.—Viewed from the French Lick Observation Post and in the light of discussions carried on among Charles F. Murphy, Thomas Taggart and George E. Brennan, Democratic party leaders of New York, Indiana and Illinois, respectively, Henry Ford will not cut a formidable figure in the Democratic National Convention next year. While it is admitted that the automobile manufacturer may have a few scattered votes in the convention on the first ballot, the aggregate will not be enough to give any real standing to him, the leaders here believe. He is not likely to have the support of the delegation from his own State, Michigan, it was stated here today, probably would send an uninstructed delegation. Without a vote of confidence from his own State Mr. Ford would be lost in the shuffle before the convention got down to real business.

One fact that will militate against the candidacy of Mr. Ford is his extreme prohibition views. He has recently expressed the opinion that the United States army and navy should be used to stop the flow of liquor into the country across the Canadian border and from the Atlantic sea coast. The Democratic organization in Mr. Ford's home State is "wet."

Aside from this, having antagonized and alienated the Jews through a series of articles in his publication, The Dearborn Independent, Mr. Ford, as his candidacy is viewed here, has placed himself entirely out of the running, even though he would be fitted for the Presidency. As Messrs. Murphy, Taggart and Brennan view the situation, Mr. Ford has placed insurmountable obstacles in the way of his nomination through propaganda. As they see it, he would be impossible as a candidate on any platform inveighing against the Ku Klux Klan and racial and religious bigotry. It is predicted here that the Democratic National Convention, through pressure from influential quarters, may be compelled to come out against the Klan, regardless of its strength in the South and its ascendancy in certain States north of Mason and Dixon's line.

In the discussion of candidates that has been in progress since Mr. Murphy's arrival Mr. Ford has not been regarded as a serious or determined contender for the nomination. Reports received here indicate that his agents have been active in many parts of the country, especially in the South. But if these reports are to be taken at their face value these agents, whether acting with or without the authority of Mr. Ford, have not confined their missionary endeavors to Democratic organizations. To some extent in the South, and to a greater extent in Northern States, they have been booming their candidate with deceptive Republican leaders. Under the circumstances, ignorance is professed here as to whether Mr. Ford is a Democrat or a Republican, and it is pointed out that he has never dispelled doubt that may exist on that question.

He has said himself that he is not a candidate for the Presidential nomination of either party. This statement the leaders here are inclined to accept at its face value. A report was received here today which, if it can be credited, to some extent explains the apparent sidelight on the political activities now being carried on to promote his candidacy.

The report, it is understood, emanated from a Democratic leader in Mr. Ford's home State. Its purport was that the manufacturer harbored no thought of the Presidency or of political preferment of any kind. His Presidential "boom," according to The Michigan Leader, was merely an adjunct to propaganda carried on by his agents with a view to obtaining for him a long-term lease of Muscle Shoals.

Mr. Ford, according to reports, is determined to obtain his concession from the forthcoming session of Congress. The leaders here see in this activity displayed by his agents in working up "Ford for President" sentiment among Republicans as well as Democrats recognition of the fact that Congress is controlled in both its branches by the Republicans and a desire to have Mr. Ford made out enough of a menace in the national conventions of both the leading parties next year to create an overwhelming desire in both for his elimination as a contender. This, it was pointed out, could be most readily accomplished by giving Muscle Shoals to him, as this would involve a contractual undertaking with the Government of long standing which for all the time it remained in force would eliminate him as a Presidential possibility.

MURPHY BARS AMERICAN.

Does Not Want Hearst Paper Delivered to Him at French Lick.

Special to The New York Times.

FRENCH LICK SPRINGS, Ind., Nov. 15.—When the New York City morning papers were brought to the rooms of Charles F. Murphy today The New York American was on top of the pile. As he saw the publication that had so bitterly fought the Tammany judiciary ticket in the recent New York election the expression that came over the face of the Tammany chieftain was so grim that the bell boy became frightened.

"Any missing?" he asked, apologetically.

"No," said Mr. Murphy, "there is one too much." With that he handed The American to the astonished boy.

"Take that away," he directed, "and take care that one is never brought to my room again as long as I am here. I have barred that paper from my home in New York, and it is just as objectionable to me in French Lick as it is in New York."

"Three rousing cheers," cried former Sheriff Thomas Foley, who had overheard the conversation.

8 o'Clock Tonight

Advertisements for the classified section next Sunday must be received in The Times Building before 8 o'clock tonight.

4 P. M. DAILY

Advertisements for the daily editions of The New York Times must be received before 4 P. M. on the day preceding publication.

MANILA AMERICANS ASK TERRITORY RULE

Chamber of Commerce Petitions Congress to End Filipino Autonomy as a Failure.

SEDITION IS REPORTED RIFE

And Business Suffering While the Legislature Wastes Time in Anti-Wood Fight.

PARLIAMENTARISM FEARED

Native Leaders Are Declared Working for This Form of Government.

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By Wireless to THE NEW YORK TIMES.

MANILA, Nov. 15.—Finding that the political deadlock was seriously interfering with business and holding up all constructive, progressive legislation, with the Legislature devoting its time exclusively to combating the Governor General, the American business men and residents in Manila, represented by the American Chamber of Commerce, held a special meeting today and passed resolutions protesting against a continuance of the present situation and calling upon Congress to revoke the Jones act and institute a territorial form of government for the Philippines.

The resolution repeats resolutions passed in August, 1920, stating that territorial government is desirable, and continues:

"The political situation has grown steadily worse since that time, finally culminating in open opposition to the sovereignty of the United States, as well as open opposition to the representatives of that sovereignty, the duly appointed Governor General of these islands, and public utterances of disloyal statements on the part of public officials and political leaders of prominence."

The resolution concludes with a request for the institution of "an enabling act establishing the islands as an organized Territory of the United States and proclaiming in the said act the permanency of the said Philippines as such an organized Territory under the sovereignty of the United States."

Parliamentary Form Criticised.

Acting President Edwin E. Elser, in presenting the resolution, which had been prepared by the directors after a seven-hour session lasting

THIRD CAVALRY'S KY TAKES BOWMAN CUP

Captures Chief Trophy for U. S. Army Officers at National Horse Show.

IRVINGTON BOUNCE III. WINS

Montpelier Cup Is Awarded to Cassilis Farm's Mare — Sir Eric Second.

Ky, six-year-old chestnut gelding shown with the team of the Third Cavalry, U. S. A., and faultlessly ridden by Major E. W. Taulbee, yesterday captured the Bowman Challenge Cup, the most valued trophy offered for competition by officers of the United States Army at the National Horse Show. The old chestnut gelding Allahmonde, twice winner of the trophy, took the reserve ribbon after a hard battle, being ridden by Major John A. Barry. The conditions call for the cup to be won three times by officers of the same regiment before becoming the permanent property of the regiment. As Major Taulbee is not attached to the Third Cavalry the trophy will remain in competition for another year at least.

Next to the Marlboro Cup, the Bowman Challenge Cup, presented by John Wall Bowman, is the most valuable prize of plate in competition this season in the Squadron A Armory, Park Avenue at Ninety-fourth Street. It is worth $1,500 and every army officer at the thirty-eighth annual exhibition either was in the saddle among the nine contestants or was on the rail watching his fellow officers.

Conditions called for horses four years old or over, owned by the United States Government or regular officers of the army and ridden by officers in active service in uniform with full field equipment. Horses were judged on manners, conformation and performance over five jumps of not less than four feet, one a brush and bar combined and the other a bar jump.

In the opinion of army officers this was one of the best collections of horses the army has brought together for such a competition. The performances were excellent and they made up a level lot on conformation. Last year Major John A. Barry's crack charger Submersible carried off the trophy, but as he was sold during the show he was not a competitor yesterday. Last year Ky was placed in reserve to Submersible and it was figured that he would again defeat Allahmonde if their performances were equal. There was little to choose between the two, the winner having it over the winner in 1920 and 1921 in conformation and manners. Major Taulbee also won a piece of plate as his personal property for riding the winner.

Sir Eric is Defeated.

Most important of the trophies for the hackney ponies in harness is the Montpelier Challenge Cup, presented by William du Pont and first offered in 1917. It has been the subject of brilliant competition ever since, and eight contested for the $500 piece of plate last night. The winner was the Cassilis Farm's Irvington Bounce III., the great little 7-year-old bay mare owned by Mr. and Mrs. J. Macy Willets of Marlboro, Mass. Mrs. Willets held the lines over the daughter of Irvington Autocrat and Irvington Bounce II., the mare showing the greatest advantage. Reserve ribbon went to the bay gelding Sir Eric of the Woodroyd Farm of W. H. Wanamaker Jr., winner of the trophy in 1921.

During the six years the trophy has been in competition, only the Woodroyd Farm has won it twice, and a victory this year would have placed the piece of plate among the Wanamaker collection. Kitty Melbourne, winner last year for Mr. Wanamaker, also was entered but was not shown. Mr. Wanamaker electing to win with Sir Eric the victory of Irvington Bounce III. over the gelding also gives the Cassilis Farm two legs on the cup, that stable having won in 1920 with Mighty Mite.

Ladies' hunters furnished some close competition in the class for hunters up to carrying 170 pounds to hounds and ridden by ladies on side saddles for the plated presented by Colonel Sir Adam Beck, the Canadian sportsman. Six contested, the winner being the Owenoke Farms' brown gelding King Nelson, well shown by Miss Ivy Madison. Reserve ribbon went to the Foxcatcher Farms' chestnut mare Witchcraft, ridden by Mrs. William du Pont Jr.

In the third sweepstakes of the show for saddle horses Otto W. Lehmann's bay gelding Exciter, ridden by Mrs. Lehmann, took down the long end of the stake, beating the Misses Marion and Grace Douglas's Lloyd George and George H. Calvert's chestnut mare Ruth Ann.

One of the interesting jumping events of the show is the "touch-and-out" for jumpers, the contestants to take eight jumps four feet high, a touch eliminating a competitor. Fifty-eight of the best jumpers in the show essayed the task, but making eight perfect jumps and only about one-eighth were successful, as only seven remained with clean scores after all had jumped. Those were given a second trial, after which the judges selected the Rally Farms' gray gelding Ballymacshane as the winner of the $100 cup offered by The Spur. Otto W. Lehmann's Lansdowne was placed second; the Third Cavalry's Miss American third and the Cavalry School's Jack Snipe fourth.

Princess Mary Again Wins.

First of the challenge cups of the day was that for the best hackney stallion, mare or gelding over 14.2 hands, to be shown in harness to a suitable vehicle. The trophy was the Balmanno Challenge Cup, presented by William S. Miller of Perthshire, Scotland. The cup, valued at $150, was in competition for the second time, having been won last season by Willington Nimble, the property of Mrs. J. D. Hertz of Leona Farms, Cary, Ill., which was not a contestant this year.

It was a spirited competition in which Otto W. Lehmann emerged the winner with his bay mare Princess Mary, nicely handled by Mrs. Lehmann. The same owner's chestnut mare Montpelier Corinne took the reserve ribbon. The latter was also reserve last year to Rillington Nimble, although representing the Montpelier Farm. Princess Mary won the Edgewater Challenge Cup for his owner on Wednesday and also has taken one harness sweepstakes, a blue, as one of a harness pair and another as one of a tandem, together with first in the ladies' phaeton class.

Four green hunters sired by thoroughbreds contested in Class 134, in which conformation counted 60 per cent. and performances over the jumps 40 per cent. The Third Cavalry gained another blue ribbon in this event with the chestnut gelding Gaylord, a nice looker and a good jumper, which beat C. C. Stillman's bay gelding Kind Sir. The Third Cavalry's Squaw took the yellow ribbon and W. D. Cleland's Brompton was given the white. The winner also carried off the C. J. Fitzgerald Cup.

The first of the day's sweepstakes attracted only three entries. The class was for harness horses over 15.2 hands, and Otto W. Lehmann carried off the large end of the stake with Miss Mary mare Princess Mary. The Montpelier Farm's Montpelier Fortuity took second money, the short end going to Miss Millicent Bedell's Micah. The stake was worth $150 to the winner.

Lloyd George Gets Medal.

Eight fine saddle horses over 14.2 and not exceeding 15.3, three years old and over and up to carrying 160 pounds, competed for the medal offered by the Association of American Horse Shows, Inc. Miss Beaver Webb showed the bay gelding Lloyd George to such good effect that he carried off his second blue ribbon of the show for the Misses Marion and Grace Douglas of Amherst, Nova Scotia. The Canadian beat the chestnut gelding Tip Toe In, owned by E. P. Moreland of Lexington, Ky. Third went to Joe B. Davis's Silver Charm and fourth to Mortimer B. Fuller's Forest Echo.

Otto W. Lehmann's Princess Mary repeated her victory of a year ago in the ladies' phaeton class. This is one of the few appointment classes left in the National Horse Show and calls for a mare or gelding to be shown to a ladies phaeton with rumble; ladies to drive. The horse counted 50 per cent., phaeton 25 per cent., harness 15 per cent. and liveries 10 per cent. Only three were entered and all showed. Mrs. Lehmann handled the lines over her husband's entry and easily carried off the blue over Miss Mildred L. Bedell's Seaton Sylvia, the former Moore hackney, and over Miss Jean Browne Scott's Mogul.

Hackney ponies opened the afternoon program, three contesting in the class for the best hackney mare 14.2 hands and under. They were shown in hand and the blue went to the bay mare Irvington Bounce III., by Irvington Autocrat—Irvington Bounce II., bred by W. D. Henry and exhibited by the Cassilis Farm of Mr. and Mrs. J. Macy Willets. Vanity, a bay mare shown by the Dilwyne Farm, took the red.

Three contested in class 27 for pony stallions, three years old or over, exceeding 13.2 and not exceeding 14.2 hands. The Dilwyne Farm this time scored over the Cassilis Farm when Cassilis Dictator won the blue from Irvington Aristocrat. Cassilis Farm's Masterpiece was third.

Four hackney pony stallions were shown in hand in the competition for the American Hackney Horse Society's medal for stallions 14.2 hands and under. Cassilis Farm's Irvington Aristocrat, winner last year, was beaten by his full brother, the Dilwyne Farm's Cassilis Dictator. The sire of both of these brilliant scorers, Irvington Autocrat, also shown by the Cassilis Farm, was third and the dame owner's Masterpiece was fourth. Cassilis Dictator thus qualified for the championship, which will be contested this afternoon.

A lot of poor jumping characterized the performances in the class for middle-weight qualified hunters up to carrying 180 pounds to hounds, in which twenty-three competed. Miss Michelle Newborg took another tumble when her brown gelding Woodcock smashed into the second post and rails and went down. Miss Newborg was thrown heavily, but was able to remount. One of Isaac H. Clothier Jr.'s entries also went down, tossing off his rider, but without damage.

Mr. Clothier won the blue, having the mount on his chestnut mare Miss Soliloquy, which was one of the few that made a clean performance. The red ribbon was won by the bay gelding Wood King, owned and shown by Mrs. Stuyvesant Peabody of Hinsdale, Ill. The Cavalry School's Babe Wartham was third and Mr. Clothier's Challenger fourth.

There was a large number of prominent men identified with the trucking interests of Greater New York and other cities in the armory yesterday morning, to see the horse pulling contest, the object of this test being to determine the sustained maximum pulling capacity of draft horses. A new world's record was established both in horsepower developed and in total tractive pull.

Sheffield Team Sets Record.

The Sheffield Farms Company team won first in the heavyweight class and the championship, also establishing a new world's record by developing a tractive pull of 2,450 pounds over a distance of twelve feet. This is equivalent to starting a load of sixteen tons on granite block pavement, but with the added and important difference—in starting a sixteen-ton load on granite block pavement they would not be required to exert such a tremendous expenditure of power for more than a second, while in this pull they maintained this power for six seconds. They were not the largest team in the test, but weighed 3,535 pounds. They did have the important characteristic of going into the collar together, and were dead game.

Second honors went to Samuel Mangan, with the team, Shorty and Babe, weighing 3,605 pounds; third went to a pair owned by Reid & Aquilla; fourth to a team named Bear and Bull, owned by the U. S. Trucking Corporation; fifth went to Burns Bros. Coal Company on a big bay team, and sixth to another of Samuel Mangan's teams.

SOCIETY SEES SHOW IN LARGE NUMBERS

Mrs. Harry Payne Whitney Pays Her First Visit—Vanderbilts Are Present.

The Horse Show harked back last night to the old days at Madison Square Garden in point of attendance and social brilliancy. The boxes and arena seats were filled, and there was a crush on the promenade.

Mrs. Harry Payne Whitney paid her first visit to the show, coming with her brother, Reginald C. Vanderbilt, and Mrs. Vanderbilt, after a dinner party. Consul General Harry Hays Morgan and Mrs. Morgan also were among the Vanderbilt guests.

Mrs. Whitney wore a wrap of tangerine and white fox furs over a gown of a lighter shade, with pearls. Mrs. Vanderbilt was in metal cloth and pearls, and her mother, Mrs. Morgan, wore black velvet and diamonds.

Mrs. Whitney sponsored the first exhibition of sculpture in connection with the Horse Show this year, the exhibit of equestrian sculpture being shown at the west end of the arena. These exhibitions are always shown at the horse shows in Europe and will be one of the features here next year. Amory C. Simons, one of the sculptors, is to give half of the proceeds of one of his studies in bronze of a hackney to the Dug Out.

Mr. and Mrs. S. Bryce Wing were among the visitors last evening; also Mr. and Mrs. Howard Fox, who came from a dinner given at the Ambassador before the exhibition. Mrs. Pardee, who is noted for her beauty, was in black with a diamond tiara and diamond collar, and had as her guests Mrs. Charles G. Ayres and her son, H. Fairfax Ayres. Mrs. Ayres wore a costume of black and pearls, with a flaring aigrette.

Miss Mabel Gerry visited the show yesterday afternoon, watching the events in the arena from Box 25. Miss Eleonora R. Sears of Boston, Mrs. Lucy Work Hewitt and Mrs. F. O. Beach also were at the matinee session.

Mrs. Charles A. Rham Jr. assisted Mrs. Henry Hamilton Lyle and Mrs. Clarence N. Peacock at the dugout booth yesterday. There was a large turnout of children during the afternoon, and the dugout was largely benefited by the luncheons and teas served on the porch of the George Washington homestead.

The girls who served under the direction of Miss Beth Evans were the Misses Doris Laidlaw, Sally Peters, Mildred Hoyt, Priscilla J. Mitchell, Elizabeth Keteltas, Dorothy J. Smith, Louise Trippe and Dolores Carrillo. The Misses Jennet R. Lloyd and Clara Barclay came in to help during the tea hour.

A feature of the day was the luncheon given by the President of the Amateur Club and Mrs. Alfred E. Maclay, originated it six years ago, the qualification being that each member must tip the scales at 200 pounds or over. Those who could not qualify singly, doubled up, as John McN. Bowman did with Robert A. Fairbairn. They were allotted two chairs.

Last night Mr. Bowman gave a supper dance for the exhibitors at the Biltmore.

Isaac Clothier and William H. Wanamaker Jr. of Philadelphia entertained box parties at the afternoon exhibition. Those with Harold Richard, Mrs. James Cummings Barr, Mrs. David Wagstaff, Mrs. Richard L. Morris, Mrs. Frederick T. Frelinghuysen, Mrs. Almuth C. Vandiver, Mr. and Mrs. Frank C. Henderson, Mr. and Mrs. Albert S. Cornell and Mrs. William du Pont were among others seen at the show.

WESLEYAN ELECTS CAPTAIN.

Howard is Named to Lead Football Team Next Year.

MIDDLETOWN, Conn., Nov. 15.—The Wesleyan football team has elected Irval N. Howard of Springfield, Mass., captain of the team for next season. Howard has played at fullback and halfback the past season. He is a junior.

Events on Today's Program Of the National Horse Show.

Morning.

11:30—Class 45—Eight mares suitable for breeding polo ponies, shown in hand.
11:50—Class 47—Ten lightweight polo mounts.
12:10—Class 49—Six heavyweight polo mounts.
1:00—Recess.

Afternoon.

2:00—Class 176—Three hunters or jumpers owned by one exhibitor; thirteen entries.
2:20—Class 26—Pony stallions for the championship.
2:30—Class 31—Pony mares or fillies for the championship.
2:40—Class 86 and 87—Four pony tandems.
2:50—Class 8—Three of the get of the same hackney stallion; two entries.
3:00—Class 21—Hackney mares or fillies for the championship; Walter P. Bliss Cup.
3:10—Class 128—Sweepstakes for saddle horses over 15.3; seven entries.
3:30—Exhibition of high school horse "Masterpiece," ridden and trained by Emile Antony.
3:40—Class 154—Twelve thoroughbred, green or qualified hunters.
3:55—Exhibition of six-horse draft team by the National Biscuit Company.
4:10—Class 199—Harness horses; pace and action class (post entries).
4:20—Class 108—Sweepstakes for harness ponies; eight entries.
4:35—Class 124—Three saddle horses, the property of one exhibitor; four entries.
4:55—Class 136—Thirty-two qualified hunters, ridden in hunt livery.
6:00—Recess.

Evening.

8:00—Class 43—Four-horse team, shown before a working vehicle; four entries.
8:15—Class 179—Four artillery teams; elimination trial teams of West Point, Fort Myer, Battery B and C, 105th F. A.
8:30—Class 100—Six American-bred hackneys, 15 hands or over; the Waldorf-Astoria Challenge Cup.
8:45—Class 126—Nine saddle horses; the Biltmore Challenge Cup.
9:00—Exhibition by Third Cavalry, Fort Myer, Va.
9:15—Class 75—Two runabout horses; James Cox Brady Cup.
9:25—Class 134—Ten saddle horses, over 14.2 and not over 15.3.
9:45—Class 77—Four pairs of mares or geldings shown to ladies' phaetons with rumbles.
10:00—Class 190—Second Division, Squadron A Challenge Cup; twelve entries.
10:15—Class 125—Three thoroughbred saddle horses.
10:30—Class 186—Pairs of hunters or jumpers shown abreast over the course (post entries).

MILLER TO COACH COLUMBIA OARSMEN

Former Freshman Mentor Is Named to Succeed Jim Rice as Head of Rowing.

SIGNS ONE-YEAR CONTRACT

Staff Will Be Enlarged to Develop Junior, Freshman and 150-Pound Crews.

Fred Miller of the class of 1912 is the new rowing coach at Columbia, succeeding James C. Rice, whose contract was allowed to expire on Sept. 15. Miller's appointment was decided upon at a meeting Wednesday night of the University Committee on Athletics, which voted unanimously in favor of a resolution adopted on Oct. 4 by the Crew Section of the Varsity "C" Club, urging the dismissal of Rice and the appointment of Miller. The announcement was made yesterday.

The new coach was a member of the Columbia freshman crew in 1908. He rowed on the varsity in 1909 and 1910, dropped out of college in 1911, but came back to the varsity shell in 1912. He was on the New York A. C. eight in 1913 and 1914, and two years ago he was named a member of the Rowing Committee, and during the same period of time he acted as coach of the freshman crew under Rice.

Miller, it was announced, has signed a one-year contract. He will have one or two assistants, who have not yet been selected. Miller will probably be the youngest rowing coach in American college ranks. Rice had already been at Columbia one year when Miller, a young freshman, appeared as candidate for the first-year crew in the Fall of 1907. Even then Rice was a coach of sixteen years' standing, having started first as the instructor of Ned Hanlon in 1891, when the latter was the world's single sculls champion.

The passing of Rice, although forecast some weeks ago, will nevertheless come as something of a shock to Columbia men, to whom he was an institution on Morningside Heights. With the death of Charles E. Courtney, Rice became the dean of American rowing coaches. He finished his seventeenth season at Columbia last June, when his varsity crew finished third at Poughkeepsie. Three years more and Rice would have rounded out a fifth of a century with the Blue and White. The season of 1923 was his thirty-third as a rowing coach, making him the senior even of Jim Ten Eyck of Syracuse. Rice came to Columbia in the Fall of 1900 and handled the varsity and freshman eights that Autumn.

Miller Faces Task.

On the shoulders of Miller, the erstwhile freshman coach, will rest the burden of starting the most ambitious rowing system in Columbia's history. Elaborate plans have been made for enlarging the scope of rowing at Morningside. A system such as Percy Haughton has launched in football will be tried in crew; the coaching staff will be enlarged, more candidates will be enlisted, more crews will be formed in all divisions and rowing will be made a popular sport for many instead of a restricted activity for a few.

In a sense Miller will attempt to "Haughtonize" rowing, developing not only the varsity eight, but also the junior varsity, freshman and 150-pound crews who can hold their own in intercollegiate competition. Interclass rowing, as developed at Yale, Harvard and other universities, will be part of the program, and Miller, as head coach, will be called upon to act as the directing genius of the entire rowing system.

His appointment was recommended on Oct. 4 by the crew section of the Varsity "C" Club at a meeting attended by more than sixty old-time oarsmen who had learned their rowing under Rice. The vote of the sixty was unanimous, not only for the appointment of Miller but also for the dismissal of Rice.

The sentiment against Rice, as interpreted by the alumni who attended the meeting, was based chiefly on the veteran's alleged failure to develop satisfactory minor crews. Although it was admitted that his varsity eights have been among the best in the country, his 1923 crew having defeated Cornell, Syracuse and Pennsylvania at Poughkeepsie, it was charged that he had failed to give the proper attention to the junior varsity, freshmen and the 150-pounders. Rice's friends claimed in rebuttal that he had not been supplied with the proper material and that he had been interfered with.

Controversy Spread.

The controversy which followed spread quickly through official circles of the university. Underneath the surface there was a working of forces in favor of and against the veteran rowing tutor. The Rowing Committee, as it was composed at the end of the last rowing season, was opposed to Rice's remaining, and the option on his services was allowed to expire on Aug. 15 and his contract lapsed on the 15th of September. Then the University Committee on Athletics, the final governing body, met some weeks ago, three prominent members of the university's administrative body voted on the side of Rice, and this sudden show of strength on the part of Rice's friends, although it did not postpone his departure, did defer the appointment of the man who had been picked to succeed him. It was not until Wednesday, therefore, that the university committee united in naming Miller as head coach.

It is understood that Rice has one offer from a college and another from a club crew to become coach next season. He has known for some months that the end was near at Columbia, as he was voted a half year's salary by the university.

Miller will start his active work about Dec. 1, when the varsity and freshman squads will be called out for indoor work on the rowing machines. This will continue until the Christmas holidays and resume in early February at the start of the second academic term.

Rice, who is 54 years old, was born in Dundee, Scotland, but came to this country at an early age. The son of a fisherman, he soon became acquainted with the inland waters of Canada and was a practical oarsman before most boys are ready for grade school. In 1891 he entered on his first position as a coach, becoming the tutor of the famous Ned Hanlon, then the world's champion sculler and the greatest oarsman of his day. In 1892 and 1893 Rice was coach of the Toronto Rowing Club, and held the same post with the Argonauts of Toronto in 1894, 1895, 1896 and 1897, going to Brockville, Canada, in 1898 and to the Detroit Boat Club in 1899, staying there until the Spring of 1904.

Coached at Harvard.

Next the veteran moved to Harvard and took in hand the Weld Boat Club, one of the famous student organizations at Cambridge. After three years there, in 1904, 1905 and 1906, Rice was called to Columbia in the Fall of 1905, and he has been at Morningside ever since. He developed many excellent varsity crews, the best of them, in his opinion, being the 1914 eight, which won at Poughkeepsie. Ironically enough, Rice believes that his last Summer's varsity was his second best. It was third at Poughkeepsie, trailing only the strong aggregations of the Navy and Washington and defeating the other member crews of the Intercollegiate Rowing Association. In addition to this, the 1923 crew won the Childs Cup from Princeton and Pennsylvania and gave Ed Leader's Yale varsity a stiff battle at Derby, Conn.

Another fine Rice crew was that of 1911, which was second at Poughkeepsie and beat the Navy twice. Five of his varsity eights won the historic Childs Cup, and his Columbia boat still holds the mile and 550-yard record on the Schuylkill River, 6:28 2-5.

Rice will be granted a glebe as one of the most famous rowing teachers of the last thirty years if for no other reason than for the fine technique and gentlemanship of his crews. Although a Scotchman who was brought up in Canada, he taught a typically American stroke. His was an American school like that of Charley Courtney. Courtney's stroke took one form, Rice's another, and each had signal success.

English Tennis Body Adopts Seeded Draw for Wimbledon

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LONDON, Nov. 15.—In order to avoid a repetition of last season's play when the luck of the draw brought William M. Johnston and Vincent Richards together in one of the earlier rounds of the championship tennis tournament at Wimbledon, the English Lawn Tennis Association has decided to seed the draw for the tourney next year. Each country sending a regular team will be asked to nominate four representatives. Competitors then will be divided into four groups and one representative from each country will be drawn in each group. Similarly, players of established reputation will be distributed among groups.

The decision of the English Lawn Tennis Association to follow in the footsteps of the United States and employ the seeded draw, adopted by the U. S. L. T. A. a year ago, will meet with high approval in tennis circles.

MISS FILLEY WINS AT MARLBORO TRACK

Easily Takes Fifth Race With Prince Welles Second and Tricks Third.

Special to The New York Times.

MARLBORO, Md., Nov. 15.—The racing offered here this afternoon was of an ordinary quality and the seven events were run off before a small and unenthusiastic crowd. Lowering skies and a program without a handicap race kept the spectators away. The track was slow.

W. H. Post's Miss Filley led a field of seven starters home in the fifth race and was never greatly extended doing it. What competition there was came from the Hamilton Stable's Prince Welles, which showed an unexpected burst of speed in the run through the stretch and had Jockey Maderia up on the Post mare, casting an anxious eye over his shoulder at the finish. Tricks outgamed Utah in the closing strides to take the show money by a nod. The odds-on favorite, Widow Bedotte, was a contender for half a mile and then quit cold to finish next to last. The distance was about seven furlongs and Miss Filley's price was approximately 4 to 1.

In the preceding race Trainer A. Brent saddled a winner for T. J. Elward in the old Ormondale gelding Ira Wilson.

The summaries:

FIRST RACE—For all ages; maidens; claiming; purse $600; five and one-half furlongs. Bena, 118 pounds (Hileman), $5.20, $2.80, $3.30, first; North Breeze, 106 (Woodstock), $2.50, $2.60, second; Poodle, 99 (Milner), $4.50, third. Time—1:12 4-5. Beandon, Rita B., My Dudeaan, Climb and Sand Queen also ran.

SECOND RACE—For three-year-olds and upward; claiming; purse $600; about five and one-half furlongs. Mumbo Jumbo, 112 pounds (Fator), $6.90, $4.00, $3.00, first; T. J. Pendergast, 108 (Holmes), $4.50, $6.10, second; Legal Tender, 109½ (Jenkins), $16.60, third. Time—1:12 1-5. Wasc, Feodor, In Doubt and Zouvain also ran.

THIRD RACE—For three-year-olds and upward; claiming; purse $600; about five and one-half furlongs. Fluff, 111 pounds (Dennison), $6.60, $3.60, $2.60, first; Elizabeth Jewell, 99 (Milner), $3.50, $3.00, second; San Diego, 118 (Jenkins), $4.30, third. Time—1:12 4-5. Bogart, Hoste R., Gus Scheer, Roundsman and Hard Guess also ran.

FOURTH RACE—For four-year-olds and upward; claiming; purse $600; about six and one-half furlongs. Ira Wilson, 116 pounds (Dennison), $6.70, $3.40, $2.60, first; Finality, 113 (Schuttinger), $3.30, $2.60, second; Ashlin, 106 (milner), $7.30, third. Time—1:30. Florence Deen, The Enquirer, Uncle Sand and Alf Vensina also ran.

FIFTH RACE—For three-year-olds and upward; claiming; purse $600; about seven furlongs. Miss Filley, 110 pounds (Saunders), $10.50, $5.80, $5.30, first; Prince Welles, 112 (Hileman), $11.90, $6.00, second; Tricks, 104 (Holmes), $6.10, third. Time—1:32 2-5. Utah, Olive May, Widow Bedotte and Sans Peur 2d also ran.

SIXTH RACE—For three-year-olds and upward; purse $600; about seven furlongs. Jetsam, 109 pounds (Milner), $11.60, $4.90, $2.80, first; Straight Shot, 112 (Mangan), $4.40, $4.20, second; Bill Simmons, 106 (Brown), $13.50, third. Time—1:24. Mr. Brummel, Armistice, Ray L. and Sir Assum also ran.

SEVENTH RACE—For three-year-olds and upward; claiming; purse $600; one mile and an eighth. On High, 108 pounds (Woodstock), $7, $3.80, $3.40, first; Zouave, 107 (Fitzinn), $8.10, $2.80, second; Hickory, 116 (Hileman), $3.40, third. Time—1:55. Explosive, Neapolitan and Dalrose also ran.

Weather cloudy; track good.

LOUISVILLE ENTRIES.

FIRST RACE—Purse $1,100; claiming; three-year-olds and upward; six furlongs. *Grandpost, 101 pounds, Rachel D. 108, Antonia 108, Enrico, *Medina, Royal Crown 106 each, *Charles Henry 107, Macbeth 108, Gordon Shaw 108, Golden Flora 109, You Need 109, Ruby 110, Lily M. 110, Hughes Graham 116, Rustem 114.

THIRD RACE—Purse $1,000; claiming; three-year-olds; one mile. Futuretta 107 pounds, *Kindred, *Farad G. 108 each, Hoy 115, *Romping Mary 110, *Dulil Secundus 111, Finday 111, Mistress Mary 114, Larchmont, Glenconeko, Little Hope, Cash 116 each, Sir Fence 118, Erlanger 119.

FOURTH RACE—Purse $1,000; allowances; the Fewer Valley; three-year-olds and upward; six furlongs. Triumph, Out Out, Bradley's Tony 99 pounds each, Belle of Misshebtiewy, Glyn, Lord Granite, Easter Bells 102 each, Crayon 111.

FIFTH RACE—Purse $1,000; allowances; the Highlands; two-year-olds; fillies; seven furlongs. Pretty Politician, Phyllis Louise, Beautiful Agnes 108 each, Diadem 110, Delectable, Holrena, Mrs. Mari, Mazie, Snow Bird, Seclusion 107 each, *Rolling Wave, Breakfast Bell, Dare Say, Sun Spot, Beautiful Addie 110 each, Lady Lane 113.

SIXTH RACE—Purse $1,000; claiming; three-year-olds and upward; mile and a sixteenth. *Winner Take All 102 pounds, *Blanche Mac 104, *Plus Ultra 109, Great Land 113, Hayward 118, Precious Coin 119.

SEVENTH RACE—Purse $1,100; claiming; four-year-olds and upward; one mile. *Runnat 108 pounds, Peggy C. 108, *Tony 109, *Claymore 108, Pat For, *Rumpesta, Glimpsing, Regal Jack 105 each, Frito, Sister Flo 107 each, The Leopard 108, Ben Valet 108, *Tony Beau 110, Furgieon 113, 113.

*Apprentice allowance claimed.
Weather cloudy, track fast.

MARLBORO ENTRIES.

FIRST RACE—Purse $600; for two-year-olds and upward; five furlongs. Belle Isle 110 pounds, Flo Brown 104, Spear Shot 113, Altissima 107, Thrash 107, Ramon 107, Splash 104, Al Mottest 113. Also eligible: Plaid 107, Norah 107.

SECOND RACE—Claiming; purse $600; for three-year-olds and upward; about six and one-half furlongs. The Enquirer 110 pounds, Furiough 106, Arrah Go On 110, Im Wilson 115, Straight Shot 110, Black Baby 112, Bill Simmons 110, Wase 107.

THIRD RACE—Claiming; purse $600; for three-year-olds and upward; about five and one-half furlongs. Occupation 110 pounds, Kenan 113, Ruth L. 105, Keenan 113, Rake Ruth 108, Galene 110, *Kitty Johnson 106, Tim Kay 106, Roels R. 106.

FIFTH RACE—Claiming; purse $600; for three-year-olds and upward; mile and twenty yards. Doyle 105 pounds, *Olive May 95, *Dimeting 11, 100, Mr. Brummel 108, *Jetsam 106, Roundsman 111, Armistice 113.

SIXTH RACE—Claiming; purse $600; for three-year-olds and upward; one mile and seventy yards. Tribune 112 pounds, Eliasar 114, Sir Leonid 111, Dentaria 107, South Breeze 112, Rakish 110.

SEVENTH RACE—Claiming; purse $600; for three-year-olds and upward; one mile and a sixteenth. Dalrose 110 pounds, Salt Peter 112, On High 107, Our Betsy 107, High Gear 110, Offenzie Man 105, Sand Queen 107, *Utah 108, *Lady Zeus 102.

*Apprentice allowance claimed.
Weather cloudy; track good.

ZEV, UNHERALDED, ARRIVES FOR RACE

Turf History Repeats Itself as Rancocas Colt Returns to Churchill Downs.

IN MEMORIAM GALLOPS

Trainer Gilmore Puts His Charge Through a Light Workout on Fast Track.

LOUISVILLE, Ky., Nov. 15.—After an absence of six months, Zev, winner of the Kentucky Derby, returned to Churchill Downs late today. Tonight he is quartered on the same grounds with In Memoriam, his prospective opponent, in another great turf race scheduled for Churchill Downs Saturday.

Zev's previous visit was not marked by anything like interest. He came a colt badly beaten in the Freakness Stakes at Pimlico. A few hours after the $30,000 victory he left for the East, hailed as the greatest colt of his age in the United States. Since then he has won many laurels, national and international. His winnings total within a few thousand dollars of the greatest amount ever accumulated by any horse.

The Sinclair colt's reputation is international, yet, as if by repetition, he came here today and upon arrival was practically unheralded.

Zev Arrives Late.

His almost unacclaimed reception was due, however, to his late arrival. All day many curious people had waited to catch a glimpse of the Rancocas colt at the station or the track, but when darkness fell they left, promising themselves they would go out to the Downs early Friday with the hopes of witnessing the challenger in a workout.

In Memoriam was not asked to extend himself in his workout by Trainer Bob Gilmore today. The track remains in good condition and is fast despite a slight rain that fell early this morning.

The match race will be run about 3:30 o'clock Saturday afternoon. Harry Sinclair has wired for two boxes holding a dozen people for his party and Trainer Hildreth has engaged another box for his friends.

The Kentucky Jockey Club Stakes, in which Wise Counsellor and Happy Thoughts, will be among the starters, will be the fifth number on the program and the match between Zev and In Memoriam will be sixth.

Followers of In Memoriam believe that the McGee colt will win Saturday just as easily as he did the last day of the Latonia meeting when he beat Zev a city block over the mile and three-quarters course.

Gilmore is Confident.

They scoff at the idea that Zev will run In Memoriam off his feet in the mile and a quarter, a shorter distance by one-half mile. Gilmore says that In Memoriam will show to a better advantage at one mile and a quarter than he did over the longer route. He claims that his charge is in the pink of condition and ready to run as fast and far as race horses go.

"In Memoriam is better right now than when he faced Zev at Latonia," said Mr. Gilmore today. "If Zev attempts to make a runaway race of it In Memoriam will run him into a gopher hole before a mile has been traveled. But In Memoriam is not just as clever at the sprinting game as Zev and the matter of setting the pace may be reversed," continued Trainer Gilmore. Mack Garner will again have the mount on In Memoriam.

WINS FOUR HIGH PLACES.

West Virginia Scores in All-Age Event as Field Trials End.

WASHINGTON COURT HOUSE, Ohio, Nov. 15.—The thirtieth annual meeting of the National Fox Hunters' Association, said to have been one of the most successful in the history of the organization, was concluded today.

The all-age stake field trial, completed today, was won by Diana Mayo, owned by R. L. Hays, Spencer, W. Va. Second place went to Clayton, owned by Roy E. Black, Parkersburg, W. Va.; third, Beulah, Jasper Depue, Kyger, W. Va., and fourth, Trim, R. L. Hays, Spencer, W. Va. West Virginia huntsmen were jubilant at winning the four high places.

LEHIGH HARRIERS NAMED.

Cross-Country Runners for the Intercollegiates Selected.

Special to The New York Times.

BETHLEHEM, Pa., Nov. 15.—Coach Kanaly today selected the Lehigh University team that will take part in the Middle Atlantic States intercollegiate cross-country run over the Van Cortlandt Park course in New York.

The keen competition and the well balanced development of the squad is apparent by the fact that only forty-three seconds elapsed between the first and seventh man.

J. S. Askin will be a new man on the squad. He replaces W. E. Platt. H. D. Risdale qualified as seventh man. The harriers, the first seven of which will be the team, finished in the following order: C. H. Porter, J. E. Maxwell, Captain H. L. Siegmund, C. E. Barbe, R. N. Laine, J. S. Askin, H. D. Risdale, W. E. Platt, A. S. King and C. W. Allen.

LOUISVILLE RESULTS.

FIRST RACE—For four-year-olds and upward; claiming; purse, $1,100; seven furlongs. Ben Valet, 115 pounds (Martin), $20.60, $7.80, $3.30, first; Spats, 110 (Brothers), $6.10, $3.20, second; Charles Henry, 110 (Harrington), $5.30, third. Time—1:26 2-5. Rocky Bun, Bold Arette King, Foster Embry, Modesty, Golden Floss, Pincastle, Bristow, Ten Can, Comedie d'Amour, Gold Bank and Sister Flo also ran.

SECOND RACE—For two-year-olds; maidens; claiming; purse, $1,100 added; six furlongs. Mill Boy, 115 pounds (Connelly), $7.80, $4.20, $2.60, first; Nonsies, 110 (Harvey), $7.20, $3.60, second; Lacey, 113 (Haupt), $4.80, third. Time—1:14. Lady Burrows, Xanora, Rockwark, Le Pianeche, Chede Briande, Phidias, Attractive, Rip Silliah, Iseman, Miss Boniet, Anna Mary and Manage also ran.

THIRD RACE—For three-year-olds and upward; claiming; purse, $1,100; one and one-sixteenth miles. Lacarico, 108 pounds (Harvey), $13.00, $7.00, $3.30, first; Elias Rose (French), $5.80, $2.90, second; Miss Maine, 103 (Blind), $2.30, third. Time—1:47 3-5. Ten Sixty and Hisonec also ran.

FOURTH RACE—The St. Bernard Purse, for three-year-olds and upward; purse, $1,200; six furlongs. Bagasse, 120 pounds (Peol), $3.90, $3.40, $2.40, first; Orsatt Jay, 117 (Wallace), $3.60, $3.00, second; Betty Beall, 114 (Carroll), $4.30, third. Time—1:11 4-5. Miss Muffins, Newmarket and Hermion also ran.

FIFTH RACE—The Canadian Handicap; to all ages; purse $1,500; one mile. Lad Astor, 96 pounds (Wallace), $32.30, $8.80, $6.20, first; Ten Lee, 113 (Peol), $2.80, $2.60, second; Cherry Tree, 114 (Mooney), $2.60, third. Time—1:37 2-5. Defiant, Dr. Clark, Lady Madcap and Whirlaway also ran.

SIXTH RACE—The Parkway Purse, for two-year-olds; purse $1,500; one mile. Brazos, 104 pounds (McCoy), $11.60, $4.80, $2.60, first; Gleion, 108 (Martin), $12.40, $4.40, second; Lord Martin, 100 (Peol), $2.80, third. Time—1:38 4-5. Bayou, Ben Coach, Valley Light, Encampment and Tom Gold also ran.

SEVENTH RACE—For three-year-olds and upward; claiming; purse $1,200; one and one-eighth miles. Ben Machree, 107 pounds (Lascelle), $13.20, $5.80, $3.10, first; Boy of Mine, 106 (Harvey), $17.10, $5.00, second; Ridge, 107 (Carroll), $4.30, third. Time—1:53 2-5. Tarpan, Tim Tam, Friar and Who Knows Me also ran.

Weather cloudy; track fast.

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No man cares to be so *conspicuous*—especially in clothes—that he is pointed at in a crowd.

Yet each and every one of us prizes individuality—within recognized bounds.

To that sort of individuality you can give free rein by selecting among the exclusive range offered in "G.G.G." clothes.

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FIFTH AVENUE

Yale-Princeton Game, Nov. 17

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Coach equipment only, in order to provide maximum facilities.

To avoid congestion and delay in reaching Yale Bowl buy your railroad ticket for round trip in advance, and—

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FOOTBALL
COLUMBIA
VS.
NEW YORK UNIVERSITY
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2:00 P. M.
AT BAKER FIELD
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FOOTBALL! Yankee Stadium Saturday, NOV. 17
BEST GAME OF SEASON—DON'T MISS IT
HASKELL INDIAN TEAM
from U. S. Government School, Lawrence, Kan.
vs QUANTICO MARINES
Simultaneous play-by-play reproduction of Yale-Princeton game on Irwin Football Board.

INJURED YALE STARS TO FACE PRINCETON

Milstead and Richeson Improve and Are Sure to Start Game Against Tigers.

LINE-UP REMAINS INTACT

Coach Jones Says Team Named on Nov. 1 Will Be Used Tomorrow—Ellis in Long Practice.

Special to The New York Times.

NEW HAVEN, Conn., Nov. 15.—Yale football stock jumped several points today, when great improvement in the physical condition of Century Milstead and Lyle Richeson was reported by Trainer George Connors, who promised to present them to the coaches on Saturday afternoon ready to play fully half of the Princeton battle. Milstead this afternoon resumed his tackle position for nearly all the signal rehearsal, while Richeson ran the eleven half of the drill, Russell Murphy replacing him. Jack Miller was used as Milstead's substitute.

Indications are that both these reserves will be injected into Saturday's game for about one-third of the play. That Milstead and Richeson positively will start in Saturday's match was asserted by both Jones and Connors tonight. Jones called attention to the fact that his line-up was announced on Nov. 1, and it will be adhered to against Princeton and, except for possible injuries, against Harvard.

Work Under Lights.

Today the Elis had an hour of signal rehearsal and another of dummy scrimmage with a punting and kickoff drill also ordered. The regulars started their practice in the Bowl, but returned to Pratt Field, their practice gridiron, when darkness fell, and electric lights were turned on.

Yale's final assignment of twenty-four players, who are likely to be used against Princeton, including the full first and second teams, was tonight announced as follows:

Regulars—Left end, Bingham; left tackle, Milstead; left guard, Diller; centre, Lovejoy; right guard, Eckart; right tackle, Blair; right end, Luman; quarterback, Richeson; Neale, left halfback; Pond, right halfback; Captain Mallory, fullback.

Second Eleven—Left end, Hulman; left tackle, Miller; left guard, Esselstyn; centre, Landis; right guard, Norris; right tackle, Butterworth; right end, Deaver; quarterback, Murphy; left halfback, Stevens; right halfback, Neidlinger; fullback, Bench; emergency halfbacks, Cottle and Haas; reserve quarterback, Riley.

Field Is Soggy.

Yale ground-keeping experts are focusing their skill on preserving the surface of the Bowl for the game on Saturday. Today the field was slightly soggy, but special attention is planned to harden it. Straw has been scattered upon it to keep moisture away until the Tiger game.

Princeton's reception tomorrow will not include an entry into New Haven. The Tiger squad is scheduled to arrive in Derby by the Naugatuck Valley route from New York City about noon, lunching at the Hotel Clark and taking automobiles to the Bowl at 2:30 o'clock. The Tigers will have exclusive occupancy of the field and stands until 4 o'clock, when Yale will spend an hour in final signal rehearsal.

The Princeton squad will return to Derby after the game and will go to New York for the final banquet, which concludes its training season.

The Harvard freshman eleven will practice on Freshman Field tomorrow and will go to the Hotel Clark to remain until its game with Yale's 1927 team on Saturday morning.

HULBERT TO ATTEND GAME.

Will See Haskell Indians Play Marines at Stadium Tomorrow.

The Haskell Indian football team, which will play the Quantico Marines at the Yankee Stadium tomorrow afternoon, joined a battalion of marines in a formal ceremony at the City Hall yesterday in which Acting Mayor Murray Hulbert was invited to attend the contest. In formally making the invitation Colonel Reed, in command of the marine detachment, said:

"I have the honor of inviting his Honor the Mayor of New York to the football game between the Haskell Indians and the United States Marines at the Yankee Stadium on Saturday. You know the marines are always the first to fight, and you know the fighting abilities of the native American Indians. It will be a great game."

In accepting the invitation Mr. Hulbert said in part: "There is no way that I know of developing the character of a nation which compares to competitive sports. I congratulate the United States Marine Corps for developing a football team, and I am glad they are going to meet the Indians."

The Yale-Princeton game will be reproduced at the Yankee Stadium during tomorrow's game on the Irwin special reproduction scoreboard.

CORNELL IN GOOD SHAPE.

Only Two Regulars Will Be Out of Johns Hopkins Game.

Special to The New York Times.

ITHACA, N. Y., Nov. 15.—Definite assurance that most of the varsity team would be in the line-up against Johns Hopkins Saturday in the last home game of the year, came from Coach Gil Doble at the close of Cornell's practice today.

Sundstrom, right tackle, won't play, as he is not yet in shape. Savage will go into that position. Henderson, too, may be kept out of the line-up this week, though he seems to be about ready to start. In today's scrimmage all of the regulars except Henderson and Sundstrom started, but after the varsity had thoroughly warmed up, Doble recalled the first string backs.

ARMY PRACTICES AT NIGHT.

Fumbles Are Frequent as Team Drills With Ghost Ball.

Special to The New York Times.

WEST POINT, N. Y., Nov. 15.—It was late when the Army eleven quit drilling this afternoon, and as a consequence the ghost balls and electric lights were put in use for nearly the entire period of the workout. This did not tend to help matters, for there developed a lot of fumbling and the aerial game showed a lack of smoothness in execution.

The scrimmage was brief but strenuous. Two elevens went through the defensive drill against Navy formations, for with only five practice days left Army is coming down the stretch to that contest now. The varsity is still without the services of Smythe, who is nursing a bruise received in the Arkansas game last week. He is not likely to play against Bethany on Saturday, and even if he does get in shape for the Navy battle, it is thought he will be unable to participate in the Army's aerial offensive, which goes that when he is not tossing the ball.

Boxing Bout Postponed.

MILWAUKEE, Wis., Nov. 15.—The Pinkey Mitchell-Nate Goodman boxing match, which was scheduled for Nov. 16, has been postponed until Nov. 26 because of injuries Mitchell received in training.

Coolidge Sure of Clean Play; Unable to See Amherst Game

Special to The New York Times.

WILLIAMSTOWN, Mass., Nov. 15.—Major Donald C. O'Brien of the Williams football team today received a message from President Calvin Coolidge stating that the latter would be unable to accept the invitation extended to attend the annual Williams-Amherst football game here Saturday. The telegram reads as follows:

"Should greatly enjoy the opportunity of seeing Williams and Amherst meet again, and regret I cannot accept your invitation. Am sure contest will be marked by same clean sportsmanship which has always marked relations of two colleges."

COLUMBIA IN LAST WORKOUT FOR N. Y. U.

Haughton Still Pessimistic Over Condition of Eleven—General Defense Play Stressed.

Columbia had its first and last scrimmage of the week at Baker Field yesterday, and today will see a final easing off for the city championship clash with N. Y. U. tomorrow afternoon. Coach Percy Haughton was still pessimistic concerning the condition of his men, and there was an intimation that Captain Walter Koppisch and Quarterback George Pease, who have been suffering from injuries, may be saved for the Dartmouth game on Thanksgiving Day.

With the exception of these two the varsity regulars got into the light scrimmaging with the junior varsity. The first eleven, although held in check by the coaches, scored three touchdowns against the seconds, Krissel and Hardy piercing the line and Sprague skirting the end for scores. The forward pass was emphasized, and there was stress on the general defense against N. Y. U. plays as brought back by Columbia scouts who have watched Tom Thorp's team in action. The work of the line came in for particular attention at the hands of Coaches Withington, Lawson and Philbin.

The regular dummy tackling and individual work preceded a signal drill and the scrimmage. Much of the individual instruction was aimed at the linemen. The punting, which showed a vast improvement against Cornell, was also worked over.

The "Beat Cornell" slogan on Morningside Heights has been changed to "Beat N. Y. U.," which is an easier goal to reach. The old rivalry between the New York colleges has flamed up anew at Columbia. This afternoon on South Field the Blue and White undergraduates will hold a big rally to practice cheers and songs for the game. New cheers adopted this year will be rehearsed again.

GARGAN RESTS TEAM FOR COMING GAMES

Fordham Coach Says There Will Be No More Scrimmaging This Year.

The Fordham University football team had another light practice in accordance with Coach Frank Gargan's plan to rest the men for the remaining games. Gargan announced that there will be no more scrimmaging for the rest of the year and that he will choose the men to oppose Rutgers and Georgetown by their showing against C. C. N. Y. The Maroon mentor has been drilling his men in a more powerful attack for the three remaining contests.

The line-up that will most probably take the field against C. C. N. Y. is: Healey and Malone, ends; Smead and Bill, tackles; Waldridge and Ryan, guards; Brennan, centre; Howley, quarterback; Graham and McGeough, halfbacks, and Zackzewski, fullback. The only new man in the line-up is Tommy Malone at end. The converted backfield man will start his first game at the wing position.

Trainer Weber announced yesterday that Tommy Myers will be unable to play again until the Georgetown contest. The former football captain has been out for nearly the whole year and his absence from the line-up has been a severe blow to the Maroon. His brilliant broken field running has been missed in the play for the Fordham team throughout the year. Myers, however, will be ready for the Georgetown game on Dec. 1.

COLGATE LOSES REDINGER.

Examination Shows He Is in Poor Shape for Syracuse Game.

Special to The New York Times.

HAMILTON, N. Y., Nov. 15.—Belf West, all-American tackle in 1916 and 1919 and captain of the Colgate team in the latter year; Ellery Huntington, all-American quarter in 1913 and Maroon coach in 1920 and 1921, and Tom Sullivan, who played a wing position in 1913, are all back at Colgate helping Coach Dick Harlow round into shape the team for the annual Syracuse game Saturday.

This will be the twenty-fifth year that the Orange and the Maroon have met. Colgate has won twelve games, Syracuse ten, and three have been tied.

Harlow will not have the services of Redinger in the Syracuse game, Trainer Rourke announced today. Redinger injured his back tackling the dummy yesterday and further examination has revealed that he is in such bad condition that he cannot go in. Sanford will call signals against the Orange.

RECORD AT SYRACUSE.

Colgate Game Sets New Mark for Ticket Sales.

SYRACUSE, N. Y., Nov. 15.—A new record in the sale of tickets for intercollegiate football games here has been established with the announcement today by university athletic officials that 35,000 or more persons will witness the annual Colgate-Syracuse game here on Saturday. Extra bleachers, with a seating capacity of more than ten thousand, have been erected and, although no game here ever before has attracted such a large attendance, it is said that many thousand more seats could be sold if the stadium would accommodate all people wanting tickets. Few tickets are to be obtained from scalpers, but rumors are in circulation that some have been offered at $15 each. The regular price is $2.50.

PLAY TITLE GAME TODAY.

Morris and Evander Elevens to Clash for Bronx Championship.

The football teams of Morris High School and Evander Childs will meet in their annual game at the Pole Grounds this afternoon. The contest will decide the championship of the Bronx. Each team has won one of the three games already played, while last year's battle ended in a scoreless tie.

Judging by the early season games Evander has the stronger team. It has triumphed over the High School of Commerce, which last Saturday defeated Morris by a score of 39 to 0. Evander will be without the services of Del Negro, a star end, who suffered a broken ankle last week. With this exception both teams will be able to present their full strength today.

PRINCETON CHEERED BEFORE DEPARTURE

Undergraduates Snake-Dance to Field to Watch Tigers in Final Workout at Home.

OFF FOR NEW HAVEN TODAY

Team Is in Best Physical Condition of Season for Big Battle With Yale.

Special to The New York Times.

PRINCETON, N. J., Nov. 15.—A huge parade of Princeton undergraduates snake-danced to University Field this afternoon to watch the varsity go through its final practice of the year in Tigertown in preparation for the Yale game on Saturday. Coach Roper gave his charges a light, but thorough, workout, stressing signal drill, dummy scrimmage and kicking, and at the conclusion of the session he pronounced the eleven in good shape to invade the Yale Bowl. The squad, coaches and managers will leave here tomorrow morning for New Haven, and the team probably will work out in the bowl tomorrow afternoon.

Drill this afternoon wound up with one of the lightest weeks of the Fall, most of the time being given to running plays and perfecting the offense, which has been lacking in smoothness all season. Just how much progress has been made since the exhibition against Harvard last week will be unknown until the contest on Saturday, but it is certain that the Tigers will have to show a big improvement to hold their own with Yale. The problem of the defense is not as serious, for neither the Navy nor Harvard was able to cross the Orange and Black goal line.

Tigers to Rely On Passes.

One of the principal defects has been weak interference, and the coaches this week have turned their attention to this department in the hopes of providing the eleven with a good running offense to make up for the lack of a reliable aerial game. At the start of the year it was thought that Princeton, with Captain Snively on the throwing end, would present a formidable overhead attack, but so far little progress has been made in this direction. A last-minute rally against the Crimson last week showed a few good passes, and in this style of play lies the chief prospect of the Tigers against Yale.

As a result of the careful grooming of the men this week, the squad will leave for New Haven in the best physical condition of the year. Frank Rutan is in shape for the first time in almost four weeks, and Dick Newby, Dinsmore and several other men who were badly shaken up in the Harvard game are again fit for a hard battle. Some of them have rested this week, and it is likely that Rutan and Newby will be called upon only in case of need. On the whole, the Tigers will present their full strength.

The tackle proposition has developed into a three-cornered affair, with Howard, Booth and Rutan struggling for one place, and Harvey Emery apparently a fixture at the other post. Gates, freshman star last year, also has received a trial this week and is on hand in case the coaches want to use him. In fact, the entire line is well equipped with substitutes.

Line-Up Is Uncertain.

Bill Roper is none too sure of his line-up for Saturday, but it seems a fairly safe bet that it will very closely approximate the one that faced Harvard last week in Palmer Stadium. Backfield positions are at a premium due to strong competition, although Ewing, as a defensive back, and Van Gerbig, through his kicking, stand out above the others. Under these circumstances it is likely that the Tigers will line up Saturday as follows: Smith and Stout, ends; Emery and Howard, tackles; Hills and Captain Snively, guards; Bergen, centre; Dinsmore, quarterback, Beattie, Ewing and Van Gerbig, backs.

The field-general post is also an open proposition, with Dan Calkins putting up a strong bid for Dinsmore's place. Both have their points, and it is possible that both may be called upon before the contest is over.

In invading the Bulldoog headquarters this year the Tigers are entering on their fiftieth year of football with the Elis, the series between the two standing as the oldest in collegiate history. In 1873 the first meeting was held and resulted in a 3 to 0 victory for the Tigers, the score being counted in goals instead of points.

Among the old coaches and former players on the field today were Phil Brasher, end on the 1903 eleven, and Heff Herring, also of that team.

The squad of twenty-nine players, eleven coaches and three managers will leave tomorrow morning and will be followed Saturday by five more players, who will join the squad the day of the game. A complete list of the men making the trip includes: Ends—Smith, Stout, Drews, Aldrich, Tillson, Barry. Tackles—Emery, Booth, Gates, Howard and Paschal. Guards—Hills, Snively, Crago, Hemminger, Buckner. Centres—L. Bergen, P. Bergen, Forrest and Caldwell. Quarterbacks—Dinsmore, Caulkins, Wingate and Gorman. Backs—Beattie, Gibson, Williams, Legendre, Ewing, Van Gerbig, Crum and Croft. Coaches—Roper, Fitzpatrick, Wittmer, Bigler, Strubing, Trimble, Stinson, Poe, Alford, Dickenson, Wilson and Dr. Maclaren; Manager Ken Twichell and Assistants Wall and Stevenson.

MET. A. A. U. NAMES BOXERS.

New York Representatives for Inter-City Event Selected.

The Boxing Committee of the Metropolitan Association, A. A. U., yesterday announced the team that will represent New York in the intercity boxing tournament that will be held under the auspices of the Masonic Masters Association of the First District of Kings at Madison Square Garden. The team will consist of Dominick Petrone, St. Lucy C. C., who will be entered in the 112-pound class; Jack Williams, Hollywood Inn, Yonkers, and Patsy Ruffalo of the St. Anselm's A. C., in the 120-pound class; Harry Rosenberg, Bronxdale A. C., and Walter Piona, Trinity Club, in the 126-pound class; Ed Christiansen, Norwegian Turn Society, and Paul Guliotta, National A. C., in the 138-pound class; Lewis Karp, Beecher's Gymnasium, and B. Hufnagel, in the 147-pound class; Fred Krebs, Physical Culture Club, and Julius Y. Okun, Educational Alliance, in the 160-pound class, and Lieutenant John L. Grombach, United States Army, and Earl Fitzgibbon, Hamilton Club, in the 175-pound class.

This is the team tht will pit its skill against the teams that will represent Pittsburgh, Boston and New Haven in the tourney which will be held for the benefit of the Masonic Free Hospital Fund. Entries for the three open classes, which will be held in addition to the intercity bouts, will close tomorrow at the Metropolitan Association headquarters, 305 Broadway.

A. A. U. MEETS ASSIGNED.

Seven Metropolitan Track Championships Are Allotted.

The Metropolitan Association of the A. A. U. yesterday assigned seven senior track champions to the clubs which hold meets in the district during the coming indoor season. The one-mile run was assigned to the Newark A. C., whose games will be held on Feb. 8. The 600-yard run and 2,400-yard relay will be held at the games of the St. Joseph's Club, for which no date has been set yet.

The Wilco A. A. will stage the 880-yard run and 1,200-yard relay on Feb. 16, while the four-mile relay and two-mile walk were assigned to the 5th A. A. for Jan. 19.

Football Results.

College of St. Thomas 6, Columbia (Iowa) Univ. 6.

Engineers to Race Old Cars Before Playing Swarthmore

Preparations for the race of five antique automobiles, which date from 1890 to 1903, just before the Stevens-Swarthmore football game at Stevens Institute tomorrow, were completed yesterday. The cars, which include a Townhouse and De Dion-Dupont of 1899, a C. G. Voight of 1900, a Barecq of 1901 and a 1903 Ford, will compete in a half-hour endurance contest over the dirt running track of the college. The ancient automobiles are equipped with plaited braids of cordage for tires, a canvass of tiremakers having failed to locate anything that would fit the ancient rims. Professor Anderson said yesterday that the race would not be one of speed, but probably a matter of "the survival of the fittest."

Yesterday's scrimmage on Castle Point Field, Hoboken, was the last of the season for Stevens, tomorrow's game ending the schedule. O'Callaghan, Snyder, DeHart and Glaeser will form the backfield combination for the Engineers.

M'GRAW REPLACES DERN AS PENN PILOT

Will Run Eleven Against State College—50,000 Expected to See the Game.

Special to The New York Times.

PHILADELPHIA, Nov. 15.—At the Philmont Country Club, far away from spying eyes, Coach Lou Young's Penn varsity dashed through a snappy signal drill this afternoon. With the Penn State battle of Saturday uppermost in their minds, Captain Tex Hamer and his teammates exhibited the same enthusiasm that was evident before the victories over Centre College and Pitt.

Cheered by several thousand students, the Red and Blue varsity squad left the training house this afternoon shortly after 2 o'clock. A fleet of motor cars whisked the players out to this sector, where the team will remain until Saturday morning.

Due to Johnny Dern being out, Coach Young has been obliged to concentrate on another quarterback, and Mac McGraw has been picked for the important job. Other men in the Penn back field will be Thomas, King and Captain Hamer. The line will consist of Westgate and Stephens, ends; Graf and Sutherland, tackles; Kauffman and Papworth, guards, and Adams, centre.

The State college team will arrive here tomorrow morning. A crowd of 50,000 is expected to see the game.

NITTANY LIONS ON WAY.

Penn State Eleven Starts for Penn Game in Philadelphia.

Special to The New York Times.

STATE COLLEGE, Pa., Nov. 15.—A small but enthusiastic crowd of Penn State students gave the Nittany Lions a rousing send-off shortly after 7 o'clock tonight as they left by automobile for Tyrone, where a special sleeper will be waiting for the all-night trip to Philadelphia. Almost half of the student body is already on the road to the Quaker City or will be by tomorrow morning.

McLAREN MAY COACH.

Will Succeed Sutherland at Lafayette, According to Report.

Special to The New York Times.

EASTON, Pa., Nov. 15.—In its drive in preparation for the Dayton and Lehigh games, Lafayette has to develop a new quarterback to replace Ernst, whose injuries will probably keep him from playing. Ford, who has been substituting at fullback, was tried at quarter this afternoon, with Chicknoski, at halfback, calling signals. The team developed an excellent drive under this combination. Gebhardt will have to be relied on to do the punting.

Dr. George W. McLaren, former teammate of Coach Sutherland, practically has been chosen as successor to Sutherland, who goes to Pitt next year. A few minor details remain to be cleared up before a contract is signed.

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HARVARD TO USE ONLY 3 REGULARS

Coach Fisher Will Start Eight Substitutes Against Brown Tomorrow.

Special to The New York Times.

CAMBRIDGE, Mass., Nov. 15.—At the close of the Harvard varsity football drill this afternoon Coach Fisher gave out the line-up of his team for the Brown game. He has decided to use three of the players whom he intends to start against Yale next week at Cambridge, but the eight other men who will be on the field at the kick-off with Brown are substitutes.

From left end to right end the line on Saturday will be:

Robb, Hobson, Grew, S. Bradford, Dunker, Eastman and Gordon. Spalding will be at quarter, and Jack Hammond, Howe and Lockwood will compose the running backfield.

This season Dunker has played steady football, but he has yet to show as much drive or aggressiveness as he did last year. Eastman never was a tremendously ambitious player when it came to driving himself into the other fellow's territory, and it really has been one of Fisher's big tasks this Fall to make these two players fight rather than simply to rely on their bulk and their physical strength.

Hammond is not likely to be used much to carry the ball, but rather for kicking and passing, and one of the reasons for using him is to provide him with some defensive work, which he much needs.

Grew also is due for a long, hard workout, being another of the heavy Harvard linemen who at no time this year have reached anything like top speed.

This afternoon the team as it will play against Brown had a long dummy drill against an eleven composed completely of substitutes, while Hill, Evans, Hubbard, Greenough, Lee and Cheek all worked in combination with some of the other subs.

The scrubs worked out the Brown plays against both varsities late in the afternoon and several of the Providence forward passes made good gains. McGlone was out with a stick today and said that Jenkins is in as good shape as he is.

Coburne was out in togs, but there is no chance for Jenkins, Cheek or Coburne to play against Brown. Captain Hubbard today was awarded the Francis Burr scholarship, donated in memory of Harvard's 1908 captain and given for excellence in college work. Harvard's other guard, Dunker, was reported as having eight A's and one B in his college classes to date.

Stribling Will Meet Egan.

MACON, Ga., Nov. 15.—Although Young Stribling's back is in a plaster cast, it was announced here today that he would meet Joe Egan in Boston, Mass., Nov. 26. The bout was originally set for Nov. 21.

Other News of Sports on Next Page

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M'TIGUE FILES SUIT AGAINST MANAGER

Brings Legal Action to Compel Jacobs to Make Accounting Under Contract.

CHARGES FALSE STATEMENT

Alleges Defendant Deceived State Commission as to Payments in Both Loughran Bouts.

The managerial squabble between Mike McTigue, light-heavyweight champion of the world, and Joe Jacobs, his manager, took on a new angle yesterday when McTigue, through his lawyers, O'Leary Brothers, began action in the Supreme Court to compel Jacobs to account to him for proceeds alleged to have been received under their contract which began on Aug. 30, 1921.

Under the terms of this contract, McTigue asserts, he was to appear exclusively under the management of Jacobs and was to receive 70 per cent. of the proceeds of all events in which he participated after the deduction of training, traveling and advertising expenses. The contract covered boxing exhibitions, training exercises and stage performances, both here and abroad.

McTigue alleges in his action that during a tour in Ireland and Great Britain, beginning June 14, 1922, he spent $8,945, and received between that date and May 12, 1923, $6,536.14. He also charges that when he appeared for one week at the Columbia Theatre last May at a salary of $1,250 for the week Jacobs paid him $482.53 and "wrongfully and improperly charged against the plaintiff bills at the Hotel Pennsylvania and Hotel Astor."

McTigue also alleges that against the $10,000 paid by the promoters of the boxing match with Tommy Loughran in June last in Philadelphia Jacobs wrongfully charged $1,624 for expenses, instead of $812, which amount, McTigue insists, was correct.

"Thereafter," continues McTigue in his complaint, "on the 13th day of November, 1923, pursuant to an order of the New York State Boxing Commission directing the defendant to file with it a true and correct statement of account of the said Loughran match, the defendant filed a false and fraudulent statement in which the defendant alleged that the total expenses of the said boxing exhibition in Philadelphia chargeable under the aforesaid contract were $1,482.19 and, after deducting 70 per cent. of the expenses, contrary to the aforesaid contract, defendant falsely stated to said Boxing Commission and to the plaintiff that he paid to plaintiff the sum of $5,962.42." McTigue says he actually received only $6,188 from the defendant. McTigue also mentions other items of expense which he charges were differently stated to the Boxing Commission.

For the Loughran match in West New York on Aug. 2 McTigue alleges he received $2,100 from Jacobs, who certified to the Boxing Commission that he paid McTigue $2,245.04.

Regarding the match with Stribling in Atlanta on Oct. 4, McTigue charges that Jacobs had informed him in advance that they were to receive $10,000 and a railroad fare and other expenses, but that when they arrived for the bout the promoters informed him that they had agreed to pay only $7,500.

"By reason of such fact," the complaint continues, "the plaintiff refused to sign for the said fight, and upon such refusal the defendant, in order to induce the plaintiff to go on with said fight and to sign for aforesaid fight, agreed especially with the plaintiff that plaintiff would receive as his share of the purse the sum of $7,000."

McTigue, however, alleges he received only $2,800 from the proceeds of the match. He also charges that since Aug. 31, 1921, Jacobs had borrowed from him sums amounting to $1,431, for which amount he demands judgment specifically.

SIKI AND NORFOLK IN HARD WORKOUTS

Senegalese Engages in Fifteen-Round Session—Renault to Help American Train.

Battling Siki, former light heavyweight champion of the world, who will make his American début in Madison Square Garden next Tuesday night, when he will meet Kid Norfolk in a fifteen-round bout, engaged in another strenuous training session at Summit, N. J., yesterday afternoon. In all he put in fifteen rounds of work, boxing four each with Battling Thomas and Jack Taylor, and devoting the other seven to shadow boxing, bag punching and rope skipping.

In the morning, Siki, accompanied by his manager, Bob Levy, made a flying trip to Madison Square Garden for a brief conference with Tex Rickard. The Senegalese expressed himself as being thoroughly satisfied with his condition, and also stated that he was confident he would stop Norfolk inside of eight or nine rounds.

According to Manager Levy, Siki will cease training after a stiff workout on Sunday and come to New York to finish training at the Garden gymnasium. He will stay near the scene of battle on Monday night and on Tuesday afternoon at 2 o'clock will appear before the State Athletic Commission to weigh in. He expects to weigh about 173 pounds on the day of the fight.

Norfolk also put in a hard day yesterday and showed up particularly well in sparring with Billy Shade, Dave Shade, Panama Joe Gans and Clem Johnson, with whom he boxed two rounds each.

Jack Renault, the big Canadian heavyweight, who created a sensation here recently by knocking out Floyd Johnson in the Garden, will join Norfolk's staff of sparring partners today.

The Kid stated yesterday that he would not cease training until Monday. He added that he also expected to be well under 175 pounds, the weight limit stipulated for the bout.

NEW YORK BOXERS BEATEN.

Fail to Win a Final in Trinity Amateur Tourney in Boston.

Special to The New York Times.

BOSTON, Mass., Nov. 15.—Boston's amateur boxers acquitted themselves with honor in the trinity bouts with New York and New Haven rivals at the Arena here tonight. Local men won the 112, 118 and 147 pound classes. Tom Kirby of Roxbury, national amateur bantamweight champion, outpointed Murray Tipitts of Yale University in the special bantamweight bout.

New York's representatives failed to win a class, although they were finalists in the 125, second and 147-pound classes.

The summaries:

125-Pound Class—Final bout—Mike McInsky, Boston, beat Eddie Flank, New York, three rounds.

112-Pound Class—Final bout—Matt Gordon, Lynn, beat Johnny Moore, Boston, two rounds (injury).

125-Pound Class—Final bout—Harry Goldberg, New Haven, beat Sam Davis, New York, three rounds.

147-Pound Class—Final bout—Joe Morrissi, Bridgewater, beat Joe Canamare, New York, three rounds.

RAINS GIVES UP ARENA.

Taylor and Gunnis Will Conduct Bouts There in Future.

Special to The New York Times.

PHILADELPHIA, Nov. 15.—An announcement was made tonight at the first open meeting of the new Pennsylvania State Boxing Commission that Lew L. Rains, promoter of boxing at the Arena, will retire after Thanksgiving Day. He will be succeeded by Marvin Taylor and Robert H. Gunnis.

Nine Menther Brothers Won Baseball Title for Coleman

COLEMAN, Mich., Nov. 15 (Associated Press).—The Coleman baseball team, composed entirely of members of the Menther family, this year won its second consecutive district league pennant. Nine brothers, each over six feet in height, make up the team, and three other brothers can be called in as pinch hitters if necessary. Fred Menther, 70 years old, is the father of this group of athletes, who range in age from 19 to 36 years. The team won twelve and lost three games during the past season, capturing the pennant from the five other teams in the circuit—Clare, Beaverton, Gladwin, Rosebush and Farewell. The line-up of the team is as follows: Jason, left field; Joseph, pitcher; Edward, catcher; William, shortstop; Fred, third base; Floyd, first base; Otto, center field; Henry, second base and pitcher; August, right field; Frank, manager.

CATCHER AINSMITH SIGNED BY GIANTS

Veteran, as Free Agent, Sells Own Release to New York Club for Next Year.

Eddie Ainsmith, veteran catcher, formerly with Washington, Detroit and the St. Louis Nationals, was signed yesterday by the Giants as a fourth receiver to bulwark the efforts of Frank Snyder, Hank Gowdy and Alex Gaston. Ainsmith was a free agent and sold his own release to the Giants.

As ball players go Ainsmith is an aged veteran. He is 36 years old and has already seen fourteen seasons in the major leagues. In 1910 he was sold by Lawrence to the Washington club, and he was nine years with the Senators, where he won chief fame as the catcher who handled Walter Johnson when the speed king was in his prime. In 1918 he was traded to the Detroit Tigers, but lasted only two seasons there before he was waived out of the American League and picked up by Branch Rickey of the Cardinals.

In St. Louis Ainsmith took a new lease on life and hit better than he ever had before in his big league career. Only a normal .250 batter with Washington and Detroit, Eddie moved into the .300 class with the Cardinals, and his home run hitting was a feature. However, in the middle of last season he had a "run-in" with Rickey, and the upshot was that Ainsmith was unconditionally released.

When DeBerry and Taylor of Brooklyn became injured near the end of the 1923 season, Wilbert Robinson, manager of the Brooklyn Robins, induced Ainsmith to sign with the Dodgers for the remainder of the season. At the close of the year, however, Ainsmith, being a ten-year man and not subject to release to a minor league club unless he so wished, was given his unconditional release, and yesterday the Giants snapped him up.

Despite his 36 years, Ainsmith is still an active catcher and a dangerous hitter in the pinches. He beat the Giants several times last season with home runs. In typical strength he is probably the most powerful man in the national sport. McGraw probably believes that he has another year or two of usefulness in him and he will be retained as second or third string catcher.

SCHURR DEFEATS LAYTON.

Wins Final Bout of 128-Pound Class in C. A. C. Tourney.

Showing the best form of any boxer in the tournament, Marty Schurr of Beecher's gymnasium, a newcomer to the ranks of the amateurs, won the honors in the 128-pound class of the boxing show at the Crescent A. C. in Brooklyn last night. Schurr defeated William Layton of the Henry Street Settlement on points in the final round. In the preliminaries, Schurr knocked out Louis Sanderman of the Union Settlement in the first round, the referee stopping the fight to save Sandeman. In the semi-finals Schurr got the decision over Hughie Ratzell of the National A. C. after the judges had ordered a fourth round, and then he defeated Layton in three rounds in the final.

Ted Corrier of the National A. C. won the 118-pound final, defeating Allen Miller of Rutgers Gymnasium in four rounds. In the 112-pound division Max Savitsky of the Brooklyn A. A., who knocked out Tom McMahan, unattached, in the first round of the final bout. Murray Israel, Trinity Club boxer, took the honors in the 135-pound division, winning the decision over Lew Karlin of the Educational Alliance in three rounds.

The summaries:

112-Pound Class (Preliminary round)—Max Savitsky, Brooklyn A. A., defeated Bernie Bonetti, Trinity Club; 3 rounds, judges' decision. Gavin Gemmell, unattached, won from Frank Lino, unattached, on foul in second round. Paul Caputo, Fourth Ward Social Club, defeated Pasquale Dandrea, Judson Baptist Church; 3 rounds, judges' decision. Thomas McMahan, unattached, defeated John Rocco, Lenox Hills; 3 rounds, judges' decision.

112-Pound Class (semi-final round)—Savitsky won from Gommell from default. McMahan won from Caputo by default.

118-Pound Class, Preliminary Round—Allen Miller, Rutger's Gymnasium, knocked out John Dory, unattached, in first round, referee stopping bout; Harvey Hervart, Lenox Hill, defeated William McCann, unattached, 3 rounds, judges' decision; Al Lombardi, unattached, defeated Charles Shang, Fourth Ward Social Club, three rounds, judges' decision; Teddie Currier, National A. C., defeated Henry Molinari, unattached, three rounds, judges' decision.

118-Pound Class, Semi-Final Round—Miller defeated Hervert, three rounds, judges' decision; Currier defeated Lombardi, three rounds, judges' decision.

128-Pound Class—Preliminary round—Marty Schurr, Beecher's Gym., knocked out Louis Sandeman, Union Settlement, in first round, referee stopping bout; Hughie Ratzell, National A. C., defeated Murray Kurtz, Williamsburg Y. M. H. A., three rounds, judges' decision; Frank Houston, unattached, knocked out Tom Powell, unattached, in second round, referee stopping fight; William Layton, Henry Street Settlement, knocked out Robert Vitmer, Pastime A. C., in first round, referee stopping bout.

128-Pound Class—Semi-final round—Schurr defeated Ratzell, 4 rounds, judges' decision; Layton knocked out Houston in second round.

135-Pound Class, Preliminary Round—Murray Israel, Trinity Club, knocked out Frank Casatuta, unattached, in first round, referee stopping bout.

128-Pound Special Bout—Paul Guidtta, National A. C., Metropolitan champion, defeated Edward Christiansen, Norwegian Turner Society; four rounds, judges' decision.

135-Pound Class, Semi-Final Round—Lew Karlin, Educational Alliance, defeated Ed Fry, National A. C., three rounds, judges' decision; Murray Israel, Trinity Club, knocked out Maido Blair, unattached, in second round.

FINAL BOUTS.

112-Pound Class—Savitsky knocked out McMahan in first round.

118-Pound Class—Currier defeated Miller, 4 rounds, judges' decision.

128-Pound Class—Schurr defeated Layton; 3 rounds, judges' decision.

135-Pound Class—Israel defeated Karlin; 3 rounds, judges' decision.

STADIUM PLANS COMPLETED

Work Is to Start Next Spring on Minnesota's $780,000 Plant.

MINNEAPOLIS, Minn., Nov. 15.—Final plans for the new $780,000 stadium at the University of Minnesota, construction of which will begin next Spring, were announced by Professor Frederick Mann, Minneapolis, chief architect, in an article published today in the current issue of the Alumni Weekly.

The stadium will be a single-deck, U-shaped structure with an opening at one end to allow erection of additional seats to accommodate 7,000 persons. The normal seating capacity of the stadium stand will be approximately 50,000, according to Mr. Mann.

YALE CLUB VICTOR IN CLASS A SQUASH

Defeats Columbia, 4 to 3, as Tourney Opens—Crescents Lose to Princeton.

The Metropolitan Squash Tennis League interclub play in Class A began yesterday with the same five teams numbered among the contenders for the title that competed last year. The Yale Club defeated the Columbia graduates on the latters' courts, 4 matches to 3, and the Princeton Club won from the Crescent A. C. on the Half Moon courts in Brooklyn by the same score. The Harvard Club drew a bye and will not get into action until Nov. 21, when it will be at home to the Crescent Club.

Yale, last year's champions, won from Columbia in spite of the fact that it was without the services of Thomas Coward, former national champion; Otis Guernsey and Auguste J. Cordier. Coward was out of town, Cordier was sick and Guernsey otherwise engaged. Clyde Martin also was unavailable. Columbia missed the aid of her ablest player also, Jay Gould, No. 1 man on the team, is out of playing condition at present.

Douglas Bomeisler, No. 1 man on the Eli combination, defeated Kingsley Kunhardt in two evenly contested games by the score of 15—10, 15—11. The play was hard and fast throughout the match, both men hitting with severity and making brilliant recoveries again and again. There was practically nothing to choose between them in the opening game. Kunhardt fell off a bit in the second and Bomeisler won by a margin of four points.

W. D. L. Starbuck, No. 2 man for Columbia, evened the count by defeating C. T. Cooney in a three-game match that was decided at the drawn out score of 11—15, 16—14, 18—17. After losing the opening game Starbuck held his opponent on even terms in the second chapter, winning it after it had been set five points. A single point was the margin of his victory in the third and deciding game, which also was set five points. Yale's three other points were scored by C. J. McGuire, L. Bradford and J. F. Trounstine. R. B. Haines and F. S. Keeler won the two other matches for Columbia, the former being carried to three games by H. R. Crawford before winning at 15—8, 12—15, 15—13.

R. Earl Fink, the national champion, and Charles M. Bull Jr., the mainstay of the Crescent A. C., both came through without much opposition against their Princeton opponents. But the Orange and Black was stronger in the lower part of the line-up and took four of the five other matches for the victory. Fink disposed of R. L. Farrelly, a substitute for Harold Mixsell, at 15—7, 15—1. Bull defeated John Taylor at 15—6, 15—11. The only other point scored by the Brooklyn team was won by Charles W. Fyfe, who won from J. M. Denison at 15—6, 15—9.

A. W. Riley, B. Harris and J. C. Neely of Princeton evened the score at 3-all by winning their matches in straight-game fashion. Princeton's fourth victory was gained by C. Brackenridge, who triumphed over Norman F. Torrance after losing the opening game. The score was 17—15, 15—8, 15—10.

The summaries:

Yale Club 4, Columbia Club 3.

Douglas M. Bomeisler, Yale Club, defeated Kingsley Kunhardt, 15—10, 15—11; W. D. L. Starbuck, Columbia Club, defeated C. T. Cooney, 11—15, 16—14, 18—17; C. J. McGuire, Yale Club, defeated M. L. Cornell, 6—15, 15—8, 15—5; R. B. Haines, Columbia Club, defeated H. R. Crawford, 15—8, 12—15, 15—13; F. S. Keeler, Columbia Club, defeated H. R. Stern, 15—8, 15—13; L. Bradford, Yale Club, defeated W. M. Lee, 15—8, 15—12; J. F. Trounstine, Yale Club, defeated R. V. Mahon, 15—8, 15—11.

Princeton Club 4, Crescent A. C. 3.

R. Earl Fink, Crescent A. C., defeated R. L. Farrelly, 15—7, 15—1; Charles M. Bull, Jr., Crescent A. C., defeated John Taylor, 15—6, 15—11; A. W. Riley, Princeton Club, defeated C. W. Dinges, 15—8, 15—5; B. Harris, Princeton Club, defeated Andrew Baxter, Jr., 15—10, 15—8; J. C. Neely, Princeton Club, defeated John Tredwell, 15—9, 15—7; Charles W. Fyfe, Crescent A. C., defeated J. M. Denison, 15—6, 15—9; C. Brackenridge, Princeton Club, defeated Norman F. Torrance, 17—15, 15—3, 15—10.

MARKS OUTPOINTS JOSEPHS.

Wins Decision After Fast Bout at Rink Sporting Club.

Georgie Marks of California got the decision over Buck Josephs of this city in the 12-round main bout at the Rink Sporting Club, Brooklyn, last night. The two were evenly matched and the bout was fast and closely contested all the way. Neither man scored a knockdown and the judges decided that Marks won on points. Marks weighed 115½ pounds, Josephs 117¾.

In the 12-round semi-final, Lou Goldberg, 109¾ pounds, received the verdict over Gus Marino, 114 pounds. Tony Yacarrelli, 128¼ pounds, defeated Al Drubeck, 133¼ pounds, in a 6-round affair, and Alex Iris, 117 pounds, knocked out Willie Tucker, 117¼ pounds, in the second round of a scheduled 4-round curtain raiser.

Billiard Results.

Ehrich Hagenlacher, 18.2 balkline champion of Germany, defeated Albert Cutler in the final of their series of exhibition games at Maurice Daly's Academy yesterday by the score of 300 to 75. Hagenlacher went out in three innings with runs of 71, 221 and an unfinished run of 8. Cutler, who won the bank, got sixteen carroms in the first inning, forty-six in the second and thirteen in the third.

Herbert Hammer, youthful billiard player of Brooklyn, won the three nights' exhibition 18.2 balkline match with Tadao Suganuma, the Japanese, at the Hoppe-Peterson Club last night when he ran 195 points while Suganuma was getting 253, bringing his total to 450. The Japanese player's total was 853. Suganuma was playing for 900 points, Hammer for 450. The score at the beginning of last night's block was 600 to 253. Hammer made his 195 carroms in sixteen innings. His high run for the three nights was 50 and his grand average was 9. Sugauma's high run was 129 and his average 17 3-50.

Erwin Rudolph of this city and Andrew St. Jean of Minneapolis split the final two games of their series in the National Pocket Billiard League championship at the Fourteenth Street Academy yesterday. St. Jean won the afternoon game, 100 to 96, in thirty-four innings. His high run was 23; Rudolph's was 25. In the evening the local player won by the score of 100 to 79 in twenty-four innings. The winner's best run was 22, the loser's 18. Each won two games of the four played in two days.

G. Wallace and L. Silver were the winners in the two games played yesterday in the New York State professional pocket billiard championship at Lawler Brothers' Academy, Brooklyn. In the afternoon Wallace defeated P. Judice, 100 points to 50 in 16 frames. The winner's high run was 28, the loser's 20. Silver won from F. Quinn 100 to 66 in 33 frames. His high run was 24. Quinn's was 21.

Clarence Jackson defeated George Moore in both the afternoon and evening games in the national three-cushion championship at Thum's Academy last night. He won the afternoon game by the score of 50 to 22 in thirty-eight innings and made a high run of 7, to 4 for Moore. The evening game was decided at 50 to 32 in forty-one innings. Jackson's high run was 4, Moore's was 5.

Charles Hanf won two games in the New York State amateur three-cushion championship at Lawler Brothers' Academy last night. First he defeated H. Gans, 25 to 15, in forty-nine innings, and then he won from R. Blair in a close match by the score of 25 to 23 in thirty-seven innings. Both players made a high run of 3 in the first game. In the second Hanf's best run was 4; Blair's was 3. Joseph Johann won the fourth and final block of his 18.2 balkline exhibition with Joseph Honsch by the score of 200 to 121 in thirty-six innings. Johann's high run was 20; Honsch's also was 20. The winner's total points for the four blocks was 745, Honsch's 536. Johann won three blocks and the other one.

Joe Cosgrove defeated Elmer Lewis in the New York State amateur three-cushion championship at Cranfield's 145th Street Academy last night. The score was 25 to 10 in forty-eight innings. The winner's high run was 6, the loser's 3.

WALKER AND DAVIS LEAD AT PINEHURST

Team Has Best-Ball Score of 134 for Second Round of Pro-Amateur Play.

PINEHURST, N. C., Nov. 15.—Playing a best-ball round of 32, 32—65 on the difficult No. 3 course at Pinehurst this afternoon, in the second round of the annual amateur-professional best-ball tournament, Cyril Walker, the Englewood professional and his amateur partner, Henry K. B. Davis of Holyoke, forged their way to the top of the list of twenty-nine pairs. They led the field at the conclusion of the day's play by a margin of three strokes. Their total was 69, 65—134 for the thirty-six holes.

C. W. Deibel of Youngstown and Harry Hampton, the Detroit professional, finished the day in a tie for second place at 137, with Chris Dunphy and Leo Diegel of the Friendship Club of Washington. Deibel and Hampton had a best-ball of 67 in the afternoon round as against a card of 70 for the first eighteen holes of play. Dunphy and Diegel, who finished the morning round in a tie for first place at 68, took 69 in the afternoon. They are leading the field in the race for the club trophy for which only players from the same club are eligible.

French Plays Well.

F. T. Keating of New York and Joe Capello, the young Bangor professional who tied with Dunphy and Diegel for the lead this morning, wound up the day in fourth place with a total of 68, 70—138. The chief feature of the day, aside from the leading team's round of 65 for the second eighteen holes of play, was the remarkable playing of Emmet French, Youngstown professional, on the first nine holes of the morning round.

French went out in 32 and registered birdies on five of the last six holes going out. He and his partner, Donald Parson, Youngstown amateur, fared rather badly coming in, however, and wound up the day with a total of 70, 72—142. They are in a tie for eighth place with Herbert Lagerblade, French's predecessor in office at Youngstown and F. J. Newton, the North and South amateur champion.

Harold Bloch and Johnny Farrell, representing the Quaker Ridge Club, and among the leading favorites at the opening of the tournament, followed up a 69 for the morning round with a 71 in the afternoon and finished in a tie for fifth place at 140 with John D. Chapman of Greenwich and his professional partner, Charlie Mothersele, of New York.

Start at Fast Pace.

Jack Forester, Hollywood professional, and his amateur assistant, R. R. Sharman of Youngstown, struck a fast gait at the opening of play this morning, but dropped back later on and are now in twelfth place with a total of 71, 73—144 for the thirty-six holes so far disposed of.

The leading pairs at the conclusion of the first 36 holes of play follow:

Henry K. B. Davis, Mt. Tom, and Cyril Walker, Englewood, 69—65—134.

C. W. Deibel, Youngstown, and Harry Hampton, Detroit, 70—67—137.

C. J. Dunphy and Leo Diegel, Friendship, 68—69—137.

Frank Keating, Pinehurst, and Joe Capello, Bangor, 68—70—138.

H. J. Blue, Aberdeen, and Pat Doyle, Lake Champlain, 71—69—140.

Harold Bloch and Johnny Farrell, Quaker Ridge, 69—71—140.

John D. Chapman, Greenwich, and Charles Mothersele, New York, 70—71—141.

M. B. Stevenson, Columbia, and George Fotheringham, Long Branch, 72—69—141.

F. J. Newton, Brookline, and Herbert Lagerblade, Bristol, 72—70—142.

Donald Parson and Emmet French, Youngstown, 70—72—142.

H. G. Phillips, Pinehurst, and Tom Boyd, Pine Hills, 71—71—142.

R. Sharman, Youngstown, and Jack Forester, Hollywood, 71—73—144.

ENGLAND RECEIVES GOLF INVITATION

Considers Request of U. S. G. A. to Send Team Here for Walker Cup Match.

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 15.—At a meeting of the Championship Committee of the Royal and Ancient Club held here today, official announcement was made that the United States Golf Association has sent an invitation to the Royal and Ancient Golf Club to send over a team to play an international match for the Walker Cup next year in America. A special meeting of the Rules of Golf Committee was also held, and the chief subject of discussion was a letter from the U. S. G. A. announcing its intention to experiment with golf balls of a maximum weight of 1.62 ounces with a view to making the ball more suitable for the playing of the game. It was decided to send a cable to the U. S. G. A. welcoming the experiments and expressing interest in the results.

The Rules of Golf Committee also considered a communication from the U. S. G. A. announcing steps taken to bar the use of grooved, slotted or punched clubs in America. The committee welcomed the action taken, which brings the players of the two countries into a substantial agreement in this matter.

N. Y. A. C. to Hold Bouts.

Amateur boxers in the metropolitan district will have another opportunity for getting into action on Nov. 24 and 26, when the New York Athletic Club will stage a tournament at the Fifty-ninth Street clubhouse. Preliminary bouts will be decided on the first night and the semi-final and final bouts will be decided on the second night.

OVERCOATS: IN THE NEW YORK MANNER

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HATTERS: *34th and Broadway; Nassau and Spruce; *Clothing at these stores; 20 Cortlandt; *10 Broad; *Nassau and John; NEWARK: *800 Broad St.

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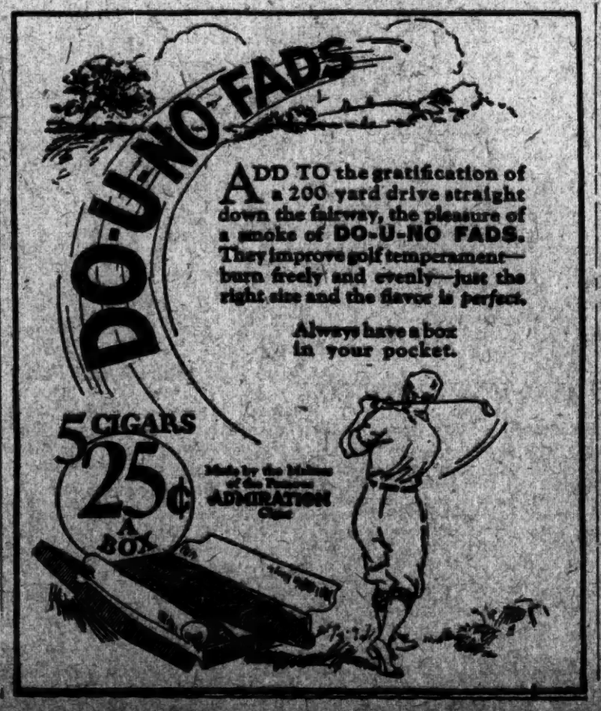

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NEWARK: 24 Park Place

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GARMENT DISTRICT REALTY PRICES SOAR

Record Prices Paid for Several Parcels Just North of Penn Station.

Record prices were paid yesterday for several parcels of real estate in the heart of the new Garment Centre district, just north of the Pennsylvania Station.

One parcel on Thirty-eighth Street between Seventh and Eighth Avenues brought approximately $4,200 a front foot, while another on Thirty-sixth Street, just west of the Garment Centre building, brought $4,000 a front foot.

The properties, which were sold at public auction by Joseph P. Day, comprised the realty holdings of the late John Wells, dealer in antiques, who died at the last year.

The fact that the new garment centre has been the scene of intensive commercial loft building in the last year and land values have been advancing by leaps and bounds, drew one of the largest crowds of operators, builders and investors seen in the Vesey Street salesroom this year.

The sale was held by order of the Title Guarantee and Trust Company, sole American executor, and the Westminster Bank, Limited, and Mrs. Florence Wells, of London, the English executors.

After less than one hour of exciting bidding the twenty-one parcels involved were sold for a total of $1,012,600.

Samuel H. Stone, the "dean" of the auction room, said after the sale:

"I have been attending sales here for forty years but today's was the greatest ever. I knew the late Mr. Wells intimately. He bought New York City real estate to avoid the huge English income tax and paid about $500 a running foot for properties I saw sold today for more than $4,000 a foot."

Max Aronson, one of the pioneer builders in the Garment Centre, who has erected several large commercial lofts obtained one of the most valuable parcels in the offering and paid the largest price of the day when he bought the five-story dwelling at 247-249 West Thirty-seventh for $398,000.

Ralph Wechsler paid $39,000 for the four-story tenement, with stores, at 313 West Thirty-fifth Street.

T. A. Monahan purchased the four-story dwelling at 321 West Thirty-fifth Street, at $22,250.

John Falkert acquired the four-story dwelling at 325 West Thirty-fifth Street, for $22,250.

The Marsel Realty Corporation paid $26,500 for the three-story dwelling at 346 West Thirty-fifth Street.

Harry E. Dwight paid $22,000 for the four-story dwelling at 354 West Thirty-fifth Street.

The three parcels on the east side of Third Avenue, at 460-461-463, between Thirty-first and Thirty-second Streets, were sold for $65,100 to Herman Z. Baum.

THE BUSINESS WORLD

COMMERCIAL PAPER.

Yesterday . . .5 to 5½ per cent. for best names
Wednesday . . .5 to 5½ per cent. for best names
The quotations are for six months' paper.

Viewing the Spring Outlook.

Although optimism cannot be said to be lacking, there does not appear to be any superabundance of that feeling in the garment trade as it swings into the Spring season. This is attributed primarily to the not over-satisfying results thus far with Fall merchandise. The condition is tempered by the experiences of some houses which have done well and in some cases better than they did last Fall. But it is the general opinion that conservatism will guide the trade in every important direction. Strong insistence on goods at "a price," which narrows the profit margin, is what the trade feels it will again have to meet. There is this about the Spring season, however, that is encouraging, namely, that buying action is generally quicker and more decisive than is the case in the Fall, which is usually long drawn-out period, allowing time for miscalculations and mistakes of judgment.

Not So Much Difference.

Assertions to the effect that heavy colored cottons in this market had not been advanced to levies proportionate to those of gray goods are not fully borne out by the actual figures, according to a well-known local commission house executive. On the basis of 10½ cents for 35½-inch 64-60 unfinished printcloths, these goods figure 57½ cents a pound. Eight-ounce tickings at 27¼ cents sell for 55 cents on a poundage basis, but the difference between them and the printcloth is not marked. On the basis of the last price of the leading producer of denims—24 cents for 2 20-yard white backs—these goods figure low, but at the general market level of 26 cents they are only fractionally lower than the printcloth mentioned. They actually figure out to 57.2 cents a pound.

Gray Goods Less Active.

Buyers appear to be "fed up" on gray goods at the moment, with the result that trading in the local market yesterday was far from active. Spot sales of 38½-inch 64-60 printcloths were made at 10¾ cents, with December sales of 38½-inch 60-48s at 9¾ cents. Sellers of 38-inch 68-72s would accept nothing less than 12¼ cents for any delivery, but buyers show little disposition to pay that figure. Second hands sold some 5.50-yard sheetings yesterday at 9¾ cents, but first hands wanted an eighth more. Sheetings were not active generally, but there was practically no snap to the call for the specialties.

Fibre Silks in Demand.

Quite in contrast with the demand for broad silks, manufacturers of knitted fibre silks say they are booking quite a tidy business in these cloths for Spring use. The cutters have shown their interest in these cloths by placing substantial orders. The fabrics in demand are those which are adaptable to the make-up of sports dresses. The present Fall season proved a good one for the knitted fibre fabrics resembling velvet. Last Spring really saw the first marked use of the cloths in outerwear generally, and it is expected that the new season will be just as good, if not better. A number of new designs and patterns are being shown and prints will again, it is said, receive considerable attention. Retailers are placing some fill-in orders for over-the-counter sales.

To Discuss Bad Check Law.

Assistant District Attorney Ferdinand Pecora will be the chief speaker at the November dinner-meeting of the Associated Retail Credit Men of New York City, Inc., which will be held in the Green Room of the Hotel McAlpin next Tuesday evening. He will discuss the bad check law and commercial frauds. Several important association matters will also come up for discussion. Although the meeting will be held under the auspices of the Educational Committee of the association, an elaborate musical program will be provided during the dinner by the Entertainment Committee. The advance reservations make it appear that the attendance will be the largest in some time.

Southerners Buying Jewelry.

The Southern wholesale jewelry trade, taken by and large, is enjoying one of the best seasons it has had for a long time, according to a Tennessee wholesaler who is now in this market. With the holiday buying only just beginning to "warm up," this wholesaler said yesterday, sales for the present year to date have been substantially larger than those of a year ago. If they continue through the holiday season in the way they are expected to, they will show results only a little short of extraordinary. While a good part of the Southern prosperity which this buying reflects is attributed to the highly satisfactory cotton situation, it was said also to be due in part to the tobacco situation in certain States. The yield, while said not to be of record proportions, is of generally high quality and is bringing very good prices.

Showing Spring Garment Lines.

Although the matter of a unified opening week for the start of the new garment season is again being agitated in some quarters in the trade, quite a few early openings of lines of ready-to-wear for Spring are already taking place. In some instances salesmen covering the Coast territories are out with their new showings. Dresses are conspicuous in the openings, accompanied by the first of the garments for Winter resort wear. The market in general, however, is not scheduled to be ready with new offerings until the first or second week in December. Most of the coat and suit houses will be showing by that time. Lines of separate skirts for resort wear are in some cases being shown now, with others to follow shortly.

Haberdashery Sales Hampered.

Retail trade in haberdashery still lacks the snap that is desired by both retailers and wholesalers of this class of merchandise. Some stores, particularly the larger chain ones, are doing what is described as a rather satisfactory business, but the lack of cold weather is retarding the average retailer in gaining in turnover. Active buying is still looked for in the future, although the disposition is to expect a good holiday business. Shirts are passing to the consumer in only fair volume. Glove sales have been slow. Cut silk neckwear is moving better in spots and the higher grade of knitted ties is also selling well in certain sections. Certain of the men's wear accessories, such as novelty belt buckles and cuff links, have been in some consumer demand, but active business in them is expected later.

Use Rabbit to Trim Hats.

Narrow, fluffy fringes of rabbit fur are now made use of by millinery manufacturers in trimming models for Winter resort wear. Used on a fabric that is not too heavy, this fur is said to make a very effective decoration. Trade of rabbit skin are seen with bright colored threads radiating from them, the idea in this case being to make use of Winter materials without making the hat too wintry in appearance. Also for resort wear, as well as for chapeaux for the early Spring season, are made some interesting plumage trims. These include bright, small "fancies," in which ostrich plays a prominent part. Much use of dyed rooster, or coque, feathers is also seen.

ARRIVAL OF BUYERS

Arriving Buyers may register in this column by telephoning Bryant 8900.

BALTIMORE—American Wholesale Corp.: B. Hornstein, silk dresses, skirts, Spring coats, suits; 254 4th Av.

BALTIMORE—E. Hurst Co.: W. F. Traub, prints, gingahms; 115 W. 30th; Breslin.

BALTIMORE—Stewart & Co.: Miss H. Stroper, fur coats, pearls; 16 W. 32d.

BOSTON—C. F. Hovey Co.: H. Lieber, assistant, jobs women's, misses' coats; 225 5th Av., Room 611.

BOSTON—Lester Dress Co.: Jacobs, checked velour, knitted sport dresses, jobs chiffon velvet; 35 W. 32d (L. Abramson & Co.).

BOSTON—Trimount Clothing Co.: M. Hurwitz, men's piece goods; Pennsylvania.

BUFFALO—Miller Hemgener & Co.: Miss M. T. Jackson, negligees; 16 W. 20th.

BUTTE, Mont.—Goldstein & Lubin; H. Lubin, dresses; 115 W. 30th (S. Seiff & Co.).

CHICAGO—Mandel Bros.: Mrs. L. Booth, juniors' coats, dresses; Mrs. N. Yandell, infants' wear, kimonas, aprons, bassinet; Miss M. Nugent, dresses; 15 E. 22d.

CHICAGO—Max M. Kann & Co.: M. Kann, Jobs Spring dresses; 38 W. 32d (Littman & Storch).

CHICAGO—Chicago Mail Order Co.: W. Ganal, women's, misses' silk, cotton dresses; B. J. Reilly, women's, misses', children's coats; women's suits for Spring; 366 6th Av.

CHICAGO—Weil & Kaufman (Jobbers): A. M. Kaufman, jobs ladies', misses' fur-trimmed coats, velvet dresses, Spring dresses; Imperial.

CHICAGO—Blume Cloak Co.: B. Blume, jobs bolivia coats; 1,180 B'way (Bissel-man & Hirschfeld).

CHICAGO—Philipsborn's: H. Glasser, ladies', misses', juniors' silk, cloth, cotton wash dresses, novelty skirts for Spring, coats; 7 C. Rosenthal, ladies', misses', juniors' coats, ladies' chinese suits for Spring; 228 B'way.

CHICAGO—Leon, Miller & Co.: J. Walker, men's clothing; 1,180 B'way (F. Lilienthal, Inc.).

CHICAGO—Rothschild & Co.: A. C. Berger, jobs fur coats; 448 4th Av.

CLEVELAND—Hirsch Co.: Miss E. Cohen, jobs lower-end coats, basement, jobs better dresses; 16 W. 20th (O. Abel).

CLEVELAND—Stearn Co.: A. Hamers, fur peracul jacquettes; 36 W. 28th (Frohman-Altman).

CORNING, N. Y.—L. & C. Mr. Landman, furs; 115 W. 30th (S. Seiff & Co.).

DALLAS, Texas—Julius Simon; J. Simon, jobs coats, high-priced bolivia coats; 1,180 Broadway (Silverman & Lipshitz).

DAYTON—Elite-Kumber Co.: Miss L. Stevens, petticoats, bloomers; 229 5th Av. (Retail Research Assn.).

DETROIT—Crowley Bros.: E. A. Burkhardt, notions; 43 Leonard (H. W. Dinsen).

DURHAM, Iowa—Rochek Bros. Co.: F. H. Rochek, millinery; 145 W. 30th.

HARTFORD—Sage, Allen & Co.: M. J. Hines, dress goods, wash goods; 315 4th Av. (C. G. Schaub).

HORNELL, N. Y.—L. & C.: Mr. Landman, furs; 115 W. 30th (S. Seiff & Co.).

INDIANAPOLIS—L. S. Ayres & Co.: Miss A. Sullivan, millinery; Miss M. Baker, needlework, blouses, N. O'Brien, negligees, blouses, lingerie; Miss M. Hart, art wares; 225 5th Av. (Retail Research Assn.).

INDIANAPOLIS—H. P. Wasson & Co.: M. Paul, men's silk shirts, knit sport jackets; 18 W. 32d (Littman & Storch).

INDIANAPOLIS—I. E. Solomon & Co.: I. E. Solomon, overcoats, suits; Commodore.

JOHNSTOWN, N. Y.—R. Denkert, general merchandise; Continental.

KANSAS CITY, Mo.—Smith, McCord, Townsend Co.: C. C. Wright, knit goods, furnishing goods, underwear; 73 Leonard (H. W. Plishugh).

LAFAYETTE, Ind.—M. Heymann; Miss S. Halper, jobs velvet hats; 38 W. 32d (Livingston & Cohen).

LANCASTER, Pa.—Hager & Bros.: R. C. Masterson, gloves, bdkfs., leather goods, jewelry; 315 4th Av. (D. G. Alliance).

LOS ANGELES—The Bon Marche; S. Segall, ready-to-wear; 1,180 B'way (F. Lilienthal, Inc.).

MILWAUKEE—Bitker Cloak & Suit Co.: A. J. Bitker, furs; 115 W. 30th (S. Seiff & Co.).

NEW HAVEN, Conn.—Mendel & Harris, Inc.; A. Mendel, representing; 1,150 B'way (F. Lilienthal, Inc.).

OMAHA—M. E. Smith & Co.: C. E. Hutchinson, hosiery, underwear, knit goods; 200 5th Av. (Joseph 1214).

PHILADELPHIA—Gimbel Brothers; Mrs. M. Sullivan, women's, misses' sweaters; Mr. Day, Subway Store, women's, misses' sweaters; Broadway and 32d (N. Y. office).

PHILADELPHIA—C. Lang, jobs bolivia coats, velour coats; 1,180 Broadway (Bissel-man & Hirschfeld).

PHILADELPHIA—Garner Bros.: J. C. Lerner, S. Meyers, jobbers' sport suits and coats (9 A. M.); 5 W. 31st.

PITTSBURGH—Kaufmann & Baer Co. (Its Big Store), men's ready-wear, coats; 402 4th Av. (M. J. Heymann).

ROCHESTER—B. Forman Co.: Miss M. Gerling, gloves, silk underwear; 225 5th Av. (Retail Research Assn.).

ROCHESTER, N. Y.—Sibley, Lindsay & Curr Co.: A. L. Shaw, furs; 315 4th Av.

SAN FRANCISCO—Stearn Cloak & Suit Co.: E. E. Stearn, Spring coats, suits, dresses, robes; 1,180 B'way (Bissel-man & Hirschfeld).

SEATTLE—Bon Marche; Mr. Cole, men's clothing, furnishings; 276 5th Av. (C. A. Cook).

SPOKANE, Wash.—Goldstein & Lubin; H. Lubin, dresses; 115 W. 30th (S. Seiff & Co.).

ST. LOUIS—B. Nugent & Bro. D. G. Co.; G. Goldberg, representing; misses' coats, overcoats; 372 B'way (Affiliated Retail Stores.

ST. LOUIS—N. Friedman & Son Cloak Co.; H. A. Friedman, Spring silk dresses only; S. L. Friedman, Spring silk dresses; 44 W. 50th (H. Meyerowitz).

TOLEDO—Baumgartner & Co.: J. Haidle, domestics, lingerie, blankets, &c.; 80 Worth (Miles & Parker).

TROY, N. Y.—American Collar Co.: J. V. McNamara, linen piece goods; Park Av.

WASHINGTON—Sam Kann Sons Co.: G. Seitz, men's wear, underwear; 315 4th Av.

WHEELING, W. Va.—Stone & Thomas; Miss E. Graham, children's wear; 216 4th Av. (C. A. Cook).

WICHITA, Kan.—Cobb-Hinkel D. G. Co.: S. H. Cohn, jobs English broadcloth shirts; 113 W. 30th (Weill & Hartmana).

YOUNGSTOWN, Ohio—Strouss-Hirshberg Co.: D. Goldstein, men's furnishings; 1,180 B'way (F. Lilienthal, Inc.).

BUSINESS NOTES.

A special committee has been appointed by the American Red Cross to co-operate in the annual roll-call among firms in the local silk trade. Allen J. Read of the Read & Lovatt Manufacturing Co., is chairman of the committee, which is composed of E. R. Augustin of Schwarzenbach, Huber & Co., H. Irving Blagden of Blagden & Mallinson & Co., Inc., W. W. Metcalf of the Portland Silk Company, and Albert Tilt of the Phoenix Silk Manufacturing Company.

Plans for the proposed clearing house to remedy abuses between the wholesaler and retailer will be discussed at a meeting of trade executives to be held at the Aldine Club next Monday. The meeting will be called under the auspices of the Joint Committee on Trade Relations of the National Retail Dry Goods Association.

Hillman & Israel, manufacturers of women's sweaters, who have maintained sales offices for their fourteen mills in the Fifth Avenue Building, 200 Fifth Avenue, for the past seven years, are moving to Suite 405 in the Columbia Trust Building, Thirty-fourth Street and Fifth Avenue.

Ben F. Levis, resident buyer, 115-125 West Thirtieth Street, has added the following to the list of accounts he represents here:

Twelfth Street Store and Sol Kline Company, Inc., both of Chicago and Louis Goldberg, Jeannette, Pa.

Raw Silk Situation.

The local raw silk market has again relapsed into dullness, and prices are irregular and lower than a week ago. Renewed weakness on the Yokohama market is causing manufacturers here to move with still greater caution. While the mills generally, however, are limiting operations to current needs pending developments in the fabric market, it is felt that greater activity in raw silk is coming. Prices are approaching a level interesting to buyers whose supplies are said to be at a low level. The decline of 30 to 100 yen at Yokohama, according to F. L. Gawthrop & Co., Inc., is already beginning to attract more buyers. Present quotations are on the basis of 2,070 yen "for double extra" and 2,000 yen for "extras." The Canton market is easier, without much new business developing. Shanghai is steady but dull. More demand on the part of European consumers is reported at Milan.

BUYERS' WANTS—OFFERINGS TO BUYERS

BUYERS' WANTS.

Fifteen cents per word each insertion.

DRESSES Wanted—Large dress house placing stock and sample orders on dresses, in all the newest Spring materials, for their retail department, from $16.75 to $26.50; submit samples 9 to 5. 7 East 31st. 4th floor.

DRESSES Wanted—We pay spot cash for jobs and surplus stock in silk and cloth dresses in lots large or small. Phone Pennsylvania 6200 or submit samples 9 to 5 daily, 9th floor, 7 West 32d.

DRESSES Wanted—Large jobber now placing orders, new silk dresses, better kind. Call all week between 9 and 1, 8th floor, 24 West 27th.

DRESSES Wanted—Large dress jobber placing orders for Spring styles in all materials, including cottons. See Mr. Kramer, 36 West 32d, 5th floor.

DRESSES Wanted—Large jobber placing quantity orders on all new Spring models in all materials; call between 9-12 and 3-5. Frank Schwartz, 8 East 32d, 7th floor.

DRESSES Wanted—Jobber looking at Spring lines for immediate order in crepe. Call with samples all day. 138 West 37th, tenth floor.

DRESSES Wanted—Jobber open for silk dresses, ladies', misses', juniors'; all prices. Call 9 to 5 daily. Canaday, 119 West 31st.

DRESSES Wanted—Jobber placing orders on new Spring styles better dresses in all wanted materials. Call all week 266 West 39th, 4th floor.

DRESSES Wanted—Placing orders on new Spring styles, sport and silk. Panay Dress, 29 West 22d.

DRESSES Wanted—Placing orders on snappy mixed models for Spring in all wanted materials. 48 West 26th, 9th floor.

DRESSES Wanted—Placing stock orders on new Spring dresses of the better kind. 16 West 21st St., 1 flight.

DRESSES Wanted—Placing orders on snappy mixed models for Spring in all wanted materials. Room 1001, 9 West 32d.

DRESSES Wanted—Jobber placing stock orders Spring dresses, all materials. Bring samples, 45 West 36th, 6th floor.

DRESSES Wanted—Large jobber looking at new Spring models, silks, cloths, 39 West 32d, 3d floor.

DRESSES Wanted—Jobber placing orders on new Spring dresses. 1182 Broadway, Room 1206.

DRESSES Wanted—Placing orders on new silk Spring dresses. See Mr. Hiller, 236 5th Av., 7th floor.

DRESSES Wanted—Buying jobs, all kinds, any quantity; cash. 18 West 27th, 5th floor.

DRESSES Wanted—Jobber placing orders on new Spring dresses. Third floor, 143 West 36th.

DRESSES Wanted—Jobber placing orders, new Spring line. Call S. L. Ginsburg, 134 West 32d.

DRESSES—For cash; all kinds; jobs only. I. Reiffel & Sons, 43 West 33d St.

ENGLISH Broadcloth Wanted — White seconds at a price. M 312 Times.

FLAT CREPES Wanted—Full line, all colors, D. Fried & Sons, Inc., 108 West 27th St. Lackawanna 4900.

FUR Coats Wanted—For cash; raccoon, muskrat and caracule coats; also 40-inch coats; trimmed or plain; bring samples to store, 9 to 10 A. M.; prices must be right; cash on delivery. Mr. Kay, 602 6th Av.

FURS Wanted—Open for quantity beaver and natural squirrel collars and cuffs at a price; spot cash. Henis & Wagner, 150 West 26th St.

FURS Wanted—Jobber placing orders on fur trimmings; beaver, squirrel and platinum wolf, at a price. Shelk Cloak Co., 30 West 32d.

FUR Wanted—Viatka squirrel and natural squirrel sets; also badger collars; for cash. Estreff & Wolk, 234 West 39th. Fitzroy 4065.

FURS Wanted—Beaver, squirrel and platinum wolf; cash. Goldstein, 36 West 24th. Gramercy 3905.

FURS Wanted—1,000-8 skins, cooney brown collars, at a price. Sternberg-Bernstein, 145 West 30th. Pennsylvania 0486.

FURS Wanted—Beaver, squirrel and wolf collars, in quantities. David Rose, 38 West 32d.

FURS Wanted — Natural squirrel, platinum wolf, foxes, collars and pelts, at a price. Schwartzbart, 115 West 31st.

FURS Wanted—Cheap, beaverette, dog collars; quantity, cash. Right Made Cloak 109 West 36th.

FURS Wanted—Beaver, squirrel, platinum wolf and black foxes; any quantity. 29 West 27th, 11th floor.

FUR Collars Wanted—Mouffion, dog, foyer, hare, beaverette; jobs. Obringer, 20 West 20th.

FUR Wanted—Fox chokers for cash. Telephone Watkins 4477, or call 127 West 25th, 7th floor, rear.

FURS Wanted—Squirrel, gray Manchurian, Mandels, Hairs; cash. Bernstein, 35 West 31st.

FURS Wanted—Open to buy mouffion collars and sets. Bramson Bros., 48 West 28th.

FURS Wanted—Manchurian wolf, better grade only. Silver & Goldstein, 15 West 28th.

FURS Wanted—Platinum wolf fox collars, raccoons and badgers. Rittmaster, 51 East 32d.

FURS Wanted—3 and 4 skin beaverette collars, squares; cash. Watkins 6212.

FURS Wanted—Mouffion sets. I. Frank, 22 West 27th.

FURS Wanted—Squirrel and beaver collars; cash. Posner & Rosenberg, 262 West 29th.

FURS Wanted—Beaver and squirrel collar and cuff sets. Wolf & Hadra, 12 West 32d.

FURS Wanted—Scaling coats; cash. Room 601, 30 East 20th.

FURS Wanted—Mouffions and dog collars. Ruff-nick, 16 West 22d.

FURS Wanted—Suitable for Spring coats. Weinstein, 30 West 21st.

GINGHAM Wanted—Imported; at a price. S. Wieder, 24 University Place.

GROS de Londres Wanted—Artificial and silk; all colors; cash. Victory 6926.

JERSEY Wanted—Open to buy for cash, 8-ounce jersey. Davis-Simon, 100 W. 30th.

KNITTED Fabrics Wanted, all kinds. I. Reiffel & Sons, 43 West 33d St.

MARVELLA Wanted—Black, for cash; highest prices paid; also satin cantons and fancy linings; good qualities. Ashland 6051.

MILLINERY and Flushes Wanted—Salt's C175, all colors; also millinery. Ashland 1817.

PIECE Goods Wanted—Suitable for stitchings, any quantity; spot cash. D. and G. M'f'g. Co., 119 West 25d.

POIRET Twills and Jersey Wanted—Quantity. M. Kirschner & Son, 242 West 36th.

SERGES Wanted—D. D. L. and P. P. C., navy and black. Barbara Frietchie, 24 East 22d.

SILKS Wanted—Will pay cash for silks, any description; chiffon velvets, in all colors; also remnants, ends and ends. Bassers, 435 4th Av. Madison Square 1908.

SILKS Wanted—New firm open to buy big and small quantities of silk, all description; cash. Chase Silk Corp., 31 East 27th. Madison Square 6426.

SILKS Wanted—Crepe de chines, satin cantons, crepes, printed silks, duvetyn; also job lot for spot cash. Bassers, 24 East 20th. Madison Square 8380.

SILKS Wanted—Job lot to close out; plain and printed crepe; cash. Call 9 to 12. Room 809, 349 Broadway.

SILK Rags and Remnants Wanted—Light shades preferred; will pay highest prices. Harry Rothberg, telephone Drydock 10363.

SILKS Wanted—Chiffon velvets, all qualities; spot cash. Bassers, 24 East 20th. Madison Sq. 8380.

SQUIRRELS and Viatka Collars Wanted—Spot cash. I. Fant. Chelsea 9618.

SUITS, Coats Wanted—Jobber looking Spring samples. 30 West 32d, 2d floor. See Cohen.

TAFFETAS Wanted—Navy, brown and black. Harry Sallman, 24 West 20th.

TWEEDS Wanted—Pepper and salt effect with pencil stripe. A. Zimmerman, 7 West 20th.

VELOURS Wanted—16052, or similar, at a price. Smartline. Longacre 7634.

VELVERETTE Wanted—Black only; will pay cash. Orchard 4536.

VELVETS Wanted for cash; black and colored; sohat and tynes. Call Canal 10162.

WASH Satin Wanted—Call, with samples, between 10-12, Newmark, 833 7th Av.

WOOLENS Wanted—Close outs, serges, valamas, flannels, broadcloths, crepes, &c.; cash. Madison 6540.

OFFERINGS TO BUYERS.

Fifteen cents per word each insertion.

Men's Wear.

BATHROBES—Men's chanel collars, silk cord trimmed; exceptional value; 1,000 dozen in stock; Beacon and Golden Fleece. Mather Co., 118 University Place, Stuyvesant 7908.

OFFERINGS TO BUYERS.

ASTRAKHAN COATS in intermediate and children's sizes for the jobbing trade on the market for immediate delivery. Rotter, 16 West 24th.

BAKER Collars—For sale. Superior Garment Co., 1,350 Broadway.

BOLIVIAS—1853, 7090, 4446, 21384, Israel Cummings, 25 West 26th. Chelsea 4909.

BOLIVIAS, cotton warp, all shades. Telephone Stuyvesant 7998.

BOLIVIAS — Dynastels, 1382, 9080, 6857, 10961; velours, 1816; new prices. Watkins 6212.

BOLIVIAS—13140, Orphandales 18390, 16070, 6823; Vellasias, Arabelias, Arabias 0000; other Polrets. Albert Rifkin, Chickering 4250.

BOLIVIAS — Holden-Leonard's lustrous black, navy, brown, kit fox; close out cheap. Chelsea 1106.

BOLIVIAS—0453, 21371, and Geronas. Watkins 9232.

BOLIVIAS—Gem's 1000, first quality, sponged, to close out. Watkins 2501.

BOLIVIAS — All wool, 54 inches; close out $1.45. Strachman, 250 4th Av.

BRITONIAS and Cassadenas, Blumenfields, at the price. A. Schwartzbart, 115 West 31st.

BRYTONIAS—Blumenthal's and Peerless regent at a price. Chelsea 8057.

CAPES—Cloth, chiffon velvet and silks, to close out. 141 West 36th, 11th floor.

CHINCHILLAS, everglades, Stevens 6234, 149, 943, 990, 1316, 1815. Madison Square 9553.

COATS, Dresses—Seven times larger quarters, seven bargains where formerly one; bolivias, fur collars and cuffs, $16.75; velour coats, wolf collars, all lined, $8.75; velours, all-lined, beaverette collars. Three snappy styles, $7.75; novelty sport coats, $5.75-$7.75; velvet dresses, newest models, $8.75; caracul, $9; women's large size cloth dresses, $10-$18, values, today $6.75; embroidered serges and velours, $2.75. Emanuel, 1,561 Broadway.

COATS—Squirrel, beaver, fox and wolf trimmed; high lustrous bolivias, 12 styles, at $32.75; mouffions, urland fox, manchurian wolf, opossum collars and cuffs, trimmed coats, 12 styles, $21.75; fix styles, bolivias, manchurian collars at $12.75; these coats are not left overs or odds and ends, but all fresh merchandise made up to stimulate the late season's business. David Rose, 38 West 32d.

COATS—5,000 stylish coats on racks for immediate delivery at manufacturer's lowest prices; bolivia, high lustre, fur trimmed, $12.75 and up; 25 styles American suede velour, fur trimmed, $19.75; call and be convinced. Korsetoff, 26 West 27th.

COATS—Large assortment of bolivias, trimmed with beaver, squirrel and platinum furs; also full line of pile fabrics of the better grade; best selection in town; ready for today's delivery. Misses & Pinator, 141 West 36th.

COATS—Bolivia, Velours, Crepes, all colors. Dilan Bros., 22 East 20th St. Ashland 1894.

POIRET TWILLS—Vuillard's 7488 and Botany 5348 at a price. Call Pennsylvania 2136.

POLAIRES—All shades; immediate delivery. Schwarz, 226 4th Av. Stuyvesant 7067.

RIBBONS—Sacrificing 1,000 pieces ribbons. Phone Pennsylvania 1648.

SATEENS—Imported, shadow striped, 36x90, 36x96, 36x108; also plain, below market. Steiner & Jacobs, 456 4th Av.

SERGE—122, 87, navy; also brown and navy 40-inch straight black velveteens; close out prices. Gilbert Co., Watkins 1236.

SERGES—7130, 7301, 7614, 7312, 7882, 4008, 4850, 2020, 87, 1209, 1316. Henry Sammon, 111 East 28d. Gramercy 1280.

SERGES—5830, 7301, 7750 and 2020, in tan and grey. Israel Cummings, 25 West 26th. Chelsea 4909.

SILKS—Georgettes, satin face cantons, sport suiting, knitted goods, silk and wool jerseys, terrain prices. Sigmund Bernard, 35 40th Av. Gramercy 6614.

SILKS, satin faced canton, Ecclay quality 248; below market price. Call Lackawanna 5983.

SUITS and junior coats to close out. Flater & Bieler, 150 West 22d.

VELOURS—Black, navy and brown; immediate delivery. Schwarz, 226 4th Av. Stuyvesant 7067.

VELOURS—Heavyweight Americas 1008 and 12486. Henry Sammon, 111 East 23d. Gramercy 6280.

VELOURS—1810, reindeer, tan and cocoa; quantities. Longacre 6280.

VELVETEENS—36-inch twill back, 36-inch straight back, 8084. Andover, 225 4th Av. Madison Square 3336.

Contracts Offered.

CONTRACTORS wanted on ladies' coats, cut work. 30 West 24th, 9th floor.

OFFERINGS TO BUYERS.

Fifteen cents per word each insertion.

DRESSES—Big users, take advantage of our extraordinary offer for your special sales; we are closing out our entire stock of poiret twills, checked velours, Spanish laces, velvets, charmeuse, cotton, wool crepes, jersey, knitted crepes and heavy crepe de chines; sizes 16-50 to retail at $5; two large Chicago department stores sold 6,000 dresses from this wonderful lot in one day. Come up, you can save at our retail sacrifice; yourself. Seymour Dress Co., 126 West 25th.

DRESSES—All wool poiret twill coat-dresses, sacrificed at $5.75, all sizes; heavy canton crepes, Spanish laces, wool crepes, at $5.75; extra quality coat-tailed poiret twills, velvetees, velveteens, at $4.75, $5.75 and $7.75; no salesmen. King & Applebaum, 125 7th Av., at 20th St.

DRESSES—Big profits await you in our big stock, to retail at prices named; checked tweeds and plaid suitings, $2.75; novelty crepes, $3.95; jerseys, $4.95; large man poiret twills and silks, $6.95. Max Cheik, Mayer Bernheim, 40 West 27th.

DRESSES—800 cloth, to clear out for cash only. 119 West 23d, Room 304.

FOX Collars—To close out at a sacrifice price. Flemingar Bros., 16 West 20th.

FURS—Collars and cuffs, Manchurian wolf (dog); all grades; taupe, black, mouffion sets, fur trimmings, fur cloth; large assortment; immediate delivery. Nobby Fur Co., 131 West 28th. Longacre 7981.

FURS—Genuine black caracul jacquettes, with Manchurian wolf collars; 38 inches long; to close out. Katz Garment Co., 72 West 28th.

FURS — Mouffion collars and cuffs in all shades for immediate delivery. Schaeffer Fur Co., Lackawanna 2307.

FURS—Large quantities dog and fox collars; reasonable; immediate delivery. Pennsylvania 2756.

GERONA—Marvellas, Tyrolines, Orionas; also twill cord cheap. Pennsylvania 9737.

GINGHAMS, 100 pieces imported, good quality; below market price. Call Lexington 1127.

LADIES—Jobs of Spanish and brocaded lace braids, passementerie trimmings. Ash & Sattig, 105 Madison Av.

POIRET Twills, Serges, Crepes, all colors. Dilan Bros., 22 East 20th St. Ashland 1894.

POIRET TWILLS—Vuillard's 7488 and Botany 5348 at a price. Call Pennsylvania 2136.

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LOST AND FOUND

Advertisements for tomorrow received until midnight. Bryant 1000.

LOST.

BAG, pink and white beaded, taxi, between Hotel Commodore and 49th Street Theatre; reward. Cashier Hotel Commodore.

CERTIFICATE No. 138, dated Aug. 13, 1890, for ten (10) shares of capital stock of Burton Gas Light Company. Issued standing in name of Jonas M. Libbey, lost. Notice is hereby given that application has been made to the company to issue a new stock certificate in lieu thereof. Nicholas M. Butler, M. Allen Starr, William E. Carnochan, executors of estate of Jonas M. Libbey, deceased, 14th floor, 52 William Street, New York City.

COMB, gold top, monogram "Peggy"; reward. Phone Murray Hill 0537.

ENVELOPE containing X-ray pictures and reports, Checker taxi. Please return Rollie McGarry, Alamac Hotel, 71st, Broadway.

EYEGLASSES with amber rims, between Fulton St. and the Brooklyn Bridge elevated station. 38 The Times Downtown.

GLASSES—Pair tortoise shell and case on William St., between Wall St. and Brooklyn Bridge, about 5:30, Nov. 15; reward. G 681 Times Downtown.

PURSE, brown leather, vicinity 34th; keep money return bag. Phone Ashland 1950.

RADIATOR ORNAMENT—Red Devil radiator ornament, in taxi, 58th, Broadway, 26th, 3d Av.; reward. Call Gramercy 8861.

Jewelry.

AMBER BEADS, Wednesday evening, between 103d and 110th Sts. on Broadway; reward. 250 West 103d St., Apt. 14C.

BRACELET, diamond and platinum, flexible, between 45th and 57th Sts., on 5th Av., Wednesday; liberal reward. Refer New York Trust Co., 37 Wall St.

BRACELET, sterling, silver, flexible, set with brilliants; reward. Communicate with R. Hart, 784 Broadway.

BRACELET — Platinum flexible diamond bracelet; reward. Butterfield 4100.

EARRING—Jade and seed pearl, between 57th and 7th Av. and 300 Madison Av., Tuesday morning; reward. Mrs. John Leckie, 175 West 58th.

EARRINGS, Marcasite steel, Tuesday, between 79th subway station and 206 West 79th St.; liberal reward. Return above address.

GOLD PENCIL, initials "J. R. M."; reward. Apt. 9C, 1,078 Park Av. Lenox 4756.

MEDALLION, carved jade set, with pearls and diamonds, on Aquitania or pier, last Friday night; liberal reward. Phone Mad. 4587.

NECKLACE—Lost in 3d Av. car or on street between 67th and 90th Sts. on Broadway a string of imitation pearls with diamond clasp; reward. Mrs. Hobbs, 210 West 90th St.

NECKLACE, pearl, between Allerton House and Zucca's, on 50th St. crosstown or Broadway car to 49th St.; reward. Phone Plaza 8841, Room 1106.

NECKLACE CLASP, 2-stone diamond, between Colony Club and Washington Mews; $50 reward for return. E. M. Gattle & Co., 630 5th Av.

NECKLACE, pearl, diamond and enamel locket, between 54th and 55th on 5th Av.; liberal reward. Seymans, 9 West 40th St.

ROSARY, topas

THE NATIONAL CITY COMPANY

5.95% Yield

—is the return on Consumers Power Company First Lien and Unifying Mortgage 5% Bonds, due 1952. Net earnings over 3⅓ times annual bond interest charges.

Price 87

and interest

Complete circular on request

The National City Company

Main Office: National City Bank Building
Uptown Office: 42nd St. & Madison Ave.

Bonds

In our November Bond Circular are listed 147 issues of carefully selected bonds. The maturities range from 3 months to 43 years and the yields from 4% to 7.25%.

Ask for Circular A-11

Harris, Forbes & Co

Pine St., Cor. William
NEW YORK

Bonds

Davidge, Heald & Co.

Telephone Rector 6960
100 Broadway, New York

EXEMPT FROM ALL FEDERAL INCOME TAXES

City of Columbus, O.

5% Direct Obligation Bonds

Due Mar. 1, Sept. 1, and Nov. 1, 1927 to 1948 inclusive

PRICES

1927-	Maturity —4.60%
1929-32	Maturities—4.55%
1933-35	Maturities—4.50%
1937-48	Maturities—4.45%

City of Columbus, O.

5% School District Bonds

Funding Bonds.

Due Feb. 1 and Aug. 1, 1926-1931

To yield 4.70%

Building Bonds

Due Oct. 15, 1927-1947, inclusive

1927-1929 maturities, to yield 4.65%
1930-1935 maturities, to yield 4.625%
1936-1947 maturities, to yield 4.60%

B. J. Vanlngen & Co.

46 Cedar St. New York
Telephone John 6364.

A legal investment for Savings Banks and Trust Funds in New York and Connecticut.

Louisville & Nashville Railroad Co.

Paducah & Memphis Division First Mortgage 4% Bonds

Due Feb. 1, 1946

A direct obligation of the Louisville & Nashville Railroad, underlying the First and Refunding Mortgage.

Secured by a First Closed Mortgage at the rate of $19,024 per mile, on 254 miles of road leased to Nashville, Chattanooga & St. Louis Railway Co. and used as its entrance into Memphis, Tenn., and Paducah, Ill.

Price to yield over 5%

Kean, Taylor & Co.

Five Nassau Street
New York

FINANCIAL MARKETS

Stocks Generally Higher in Confused Movement—Another Break in Sterling.

Financial attention was divided yesterday between the further decline in sterling exchange, the sharp bidding-up of a few stocks on the New York market in the face of uncertain movement in the others, and a further rise of cotton to a spot price of 34.45 cents, as against 33.70 two days ago and the year's high price of 34.55 on Nov. 8. The stock market had the appearance of falling again under professional influences exclusively. The dozen or so of stocks which advanced 1 to 3 per cent. were isolated points of activity, on which speculative energies were apparently focused to the exclusion of the general market. Elsewhere the day's changes were conflicting and generally unimportant, with the railways and the high-grade industrials little changed.

On the whole the market held reasonably steady; largely perhaps because of the half dozen extra dividends declared the day before, by companies which adopted the Steel Corporation's policy. The weekly "car-loading statement" was of a character to cheer up people who are watching for signs of sustained industrial activity. For the twentieth time this year the weekly total rose substantially above a million cars, as compared with the revised figures showing only five "million-car weeks" in our railway history prior to 1923. The first week of November, which the statement covers, is traditionally the period when traffic decreases from the preceding weeks, and yesterday's statement observed the rule. But the decrease was only 3½ per cent.; half what it was in the corresponding week of 1920 and only one-fourth of 1921. Loadings of general merchandise, always an index to the state of trade, were larger than those of any week before this Autumn and less than 2 per cent. under the highest weekly record.

According to the cables, sterling fell to $4.32⅛ in the early London market. It had not touched so low a rate since March 14, 1922; the figure is nearer to the $4 rate of May, 1921, and April, 1920, than to the $4.72⅛ of last February. Allowing for all the numerous adverse influences lately at work on sterling—purchase of drafts for the $80,000,000 interest due to our Treasury next month; payment of double last year's bill of some $17,000,000 monthly for cotton bought in America; absence of last year's New York remittances against our own purchases of foreign securities; Europe's political complications—it must be said again that such a comparison impresses sober-minded people chiefly with the absurd exaggerations of the present sterling market.

It is noteworthy that the recent pressure of sales has come from London and the support from New York; yesterday the New York rate was bid up more than one cent from London's low quotation. This reverses the usual procedure; it gives one the impression that the London exchange market is in what the Londoners call a "blue funk" over the erratic performances of the Baldwin Ministry. It is not altogether to be blamed; for politics of so distinctly amateur a kind, in a tense situation such as now exists in Europe, must be disheartening to the "City." Markets, however, are supposed to express not personal indignation but cool calculation of actual results—except when even markets lose their heads, as London's exchange market may have done on this occasion.

As shown by its weekly statement, the Federal Reserve system's ratio of reserve declined about 1 per cent. This was not a result of new borrowings, however, for total rediscounts decreased $26,000,000 in the week and are now $92,000,000 below the last day of October, an assurance of easy money. The Bank of France cut its note circulation 602,000,000 francs; the total is now only 371,000,000 above the last week in September, just before the 904,000,000 increase was made.

MONEY.

THURSDAY, NOV. 15, 1923.

Stock Exchange call money was slightly easier, opening and renewing at 4¾ per cent., rate declined to 4½, in last hour for final accommodation. There was a good turnover, practically all of it at maximum charge. No change was found either in rates or conditions governing fixed period market, 5@5¼ per cent. continued as the quotations, while only moderate amount of new funds were placed, at both figures. Commercial paper and acceptances moved quietly but without change in discount.

Call Loans.

Renewals.	High.	Low.	Last.	Wednesday's Last.
4¾	4¾	4½	4½	5

Time Loans.

Mixed collateral, 60-90 days	5@5¼
4, 5 and 6 months	5@5¼
All industrial collateral, 60-90 days	5@5¼
4, 5 and 6 months	5@5¼

Commercial Paper.

Best names, 4 to 6 months	5@5¼
Other names, 4 to 6 months	5½

Rediscount Rates, Federal Reserve Bank

Commercial paper, 15 days, 4½; 60 to 90 days 4½
Liberty bonds, Victory notes and Treasury certificates of indebtedness, 15 days, 4½; 60 to 90 days 4½

Bankers' Acceptances.

Call loans against acceptances 4¼

Prime bankers' acceptances, eligible for purchase or rediscount by Federal Reserve Banks. Rates quoted are for discount at purchase:

	Bid.	Asked.
30 days	4⅛	4
60 days	4¼	4⅛
90 days	4¼	4⅛
Four months	4⅛	4¼
Six months	4¼	4⅛
Non-member and private bankers, 60-90 days	4¾	4½

London Market.

Money in London unchanged at 2½ per cent.; short bills unchanged at 3⅛ per cent.; three months' bills unchanged at 3⅝@3¾ per cent.

Gold bullion 7d higher at 95s 2d per fine ounce. Taking the British Mint standard price of 85s per fine ounce as par, the market quotation of gold would represent a price of 112 at London, highest for year to date; previous high, 111¼ on Nov. 14. The highest price since open trading in gold was resumed at London, in September, 1919, was 149⅞, on Feb. 8, 1920; the lowest 102⅛, on Feb. 21, 1923. Highest price last year, 130, on Jan. 3.

Clearing House Exchanges.

Exchange of checks at the New York Clearing House, $709,000,000; balances, $86,000,000; Federal Reserve credit balance, $78,000,000; exchanges this day a year ago, $809,000,000.

SILVER BULLION.

Bar silver in London ⅛d lower at 32⅛d per ounce; New York price ⅝c lower at 63¼c.

Range for 1923: Highest London ..... 33 4-16d. Nov. 13; New York ..... 65⅝c. Mar. 27. Lowest 30⅛d. Feb. 3; 42⅝c. July 30.

Range for 1922: London ..... 37 9-16d. May 22; New York ..... 72⅝c. May 22. 30⅝d. Dec. 15; 63⅝c. Dec. 15.

AUTO OUTPUT HEAVY.

Compares With Record-Breaking Production Last Spring.

The production record of automobile companies is comparable with the record-breaking activity of last Spring, according to trade reports. The estimated output of 361,000 cars and trucks in October was larger than the total for each of the preceding three months and was topped only by April, May and June of this year. Compared with October last year it is larger by 122,000 units. The total output for the first ten months of this year is 3,389,982 and it is expected that the production for this month and December will bring the total near the 4,000,000 mark for 1923, a new high record in the history of the industry.

"Production for November last year amounted to 237,201, which was 2,000 less than that of the month before," says Automotive Industries, in a review of the situation.

C. & O. Directors Postpone Meeting.

The meeting of directors of the Chesapeake & Ohio, which was to have been held in Cleveland yesterday, was postponed for want of a quorum, according to information received in the financial district. It was expected the board would consider an increase in the dividend.

TO INSPECT FRISCO LINE.

Officials and Directors to Travel Over 3,000 Miles of System.

Officials and directors of the St. Louis-San Francisco Railway Company will leave New York on Nov. 20 on a tour of inspection that will include more than 3,000 miles out of about 5,000 miles owned by the company and will require about ten days.

From New York the party will include E. N. Brown, Chairman of the Board; C. W. Michel, Vice President; Albert Strauss of J. & W. Seligman & Co., Jesse Hirschman of Speyer & Co., F. H. Ecker, Vice President of the Metropolitan Life Insurance Company, and Colonel R. M. Thompson. At St. Louis the party is to be joined by J. M. Kurn, President of the St. Louis-San Francisco; A. G. Becker of A. G. Becker & Co. of Chicago, Sam Lasarus of St. Louis, and G. R. McCullough, President of the First National Bank of Tulsa, Okla.

W. T. Grant Co. Reports Gains.

The chain store organization of W. T. Grant & Co. reports gross sales of $2,014,495 for October, an increase of 39 per cent., compared with the same month last year. Gross sales for the first ten months of 1923 were $14,610,788, a gain of 38 per cent., compared with the same period in 1922.

TOPICS IN WALL STREET.

Market Makes Little Headway.

The movement of prices on the Stock Exchange yesterday was little changed from that of the previous days of the week, the market again failing to make any headway as a whole. The averages now stand about where they were on Monday. There were, however, special movements yesterday which attracted attention both on the up and down sides. Baldwin on unusually active dealings advanced 3½ points net. The rise was helped by rumors, which were unconfirmed, that the company was about to declare a stock dividend. Other stocks which advanced sharply included du Pont, Republic Iron and Steel, Tobacco Products A and American Can. On the downward side, Jones Brothers Tea dropped 3¾ points, accompanied by rumors of a dividend reduction. The low-priced rails were not as active as earlier in the week and in many cases lost ground. In this group St. Paul lost a point.

***

The Extra Dividend Declarations.

Wall Street has not had so much favorable news in the way of extra dividend announcements for a long time as during the last few days. While some stock dividends are being declared they are fewer than in the last quarter of 1922, when there was an orgy of stock dividends. This year, however, the greater part of the extra dividends are being paid in. These declarations are accepted as indicating the earnings that will be shown when the annual reports for 1923 are made public early in the new year. Despite all the talk of "business depression" heard during the last six months, the majority of the leading companies are expected to report more favorable earnings than for any time since the boom year of 1920. The extra dividends, from the Wall Street point of view, are also accepted as indicating that the officers of the various companies have confidence in the business outlook for the first half of 1924. It is pointed out that if there were any fear of a further reaction in business in the early part of the new year, the companies would be conserving their cash resources instead of distributing them in the form of extra dividends.

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Week of Railroad Financing.

Evidence that railroad companies and the buyers of securities are optimistic as to the future of American railroading is found in the abundance of new bonds which are being brought out for railroad companies. In the current week, for instance, there have been offered approximately $65,000,000 of such bonds, proceeds in practically all cases to be used for purchases of new equipment or for development. The reception accorded these bonds is described by bankers are excellent. The offering yesterday of $23,100,000 of Southern Pacific Company equipment trust certificates heads the week's list with the $20,000,000 issue of Southern Railway Company development bonds and the $15,250,000 issue of Chicago & Northwestern refunding mortgage bonds next in size.

***

Wall Street and Taxes.

What the ex-Kaiser does or attempts to do appears now to be a minor consideration in the financial district. Yesterday the chief discussion was over the probable action of Congress on the tax reduction proposal of Secretary Mellon. Bankers had been pleased with the Secretary's far-reaching plan of revision, but at the same time highly skeptical as to its chances of surviving in Congress. Yesterday, however, there was noted a change in sentiment, and when statisticians began to show just how much would be saved to each citizen not only in the actual payment of taxes but lowered cost of living, the question arose as to whether sufficient opposition could develop to kill what was described as a "benefit to one hundred million persons."

***

20 Weeks of Million-Car Loadings.

With the report of the American Railway Association yesterday the ttal number of weeks of million-car loadings reached 20. This was pointed out in the railroad and financial district as an indication of the steady business conditions throughout the year. Railway Association yesterday the total four other weeks in which the daily loadings were at the million car a week rate, but holidays prevented a total showing of a million. With the million-car loadings continuing for a week or two longer, it pointed out that the United States will have had almost a solid half year of million-car weeks. Previous to 1923 million-car weeks were considered almost as "freaks" in the railroad world.

***

Financing the Railroads.

One of the problems that are worrying some railway executives who are considering large financial undertakings, is whether they shall attempt it through bonds, preferred stock, or common stock. There is a wide difference of opinion on this score among bankers. Some say that the recent disposal of bonds indicates that the public is ready to take them at this time, while both preferred stock and common stock are practically unknown quantities. Some bankers, though, assert that the time has arrived to make revisions in the financial structures of the railroads, and while several believe that in some instances new common stock issues would hurt the market prices of the old stock, they are of the opinion that the public has once more enough confidence in the railroads to subscribe to good preferred stock.

***

Long-Distance Maturities.

A statistician yesterday suggested that many industrial and railroad companies had for all practical purposes placed certain of their bond issues on a permanent carrying plane. This week, for instance, two railroad issues were offered, which are to run 74 and 114 years respectively, maturing in 1997 and 2037. But these long distance maturities are by no means close to the record in that respect, the statistician commented. The Commercial Cable Company, for example, has a 5 per cent. issue which still has 474 years more to run since its maturity date is 2397. One of the longest term bond issues on record is the Elmira & Williamsport Railroad Company income 5 per cents., The bonds of this company, which is a part of the Pennsylvania system, have 939 years more to run, maturing in 2862. One issue, however, sets its goal still further; the perpetual 5 per cent. certificates of the Public Service Corporation of New Jersey, theoretically at least, are to run on "forever."

***

Traffic Increase.

For the second time in two months the percentage of increase in traffic compared to the same month of last year is in favor of the Western district, as against the Eastern and Southern districts, according to the September figures of the American Railway Association. This is in direct contrast to the conditions the first of the year, when the Western district was a poor third. Despite the decline in ore loadings, the railroad executives say that the West should again lead in the reports for October, and they believe that the same conditions will prevail in November, since much of the grain that naturally would have moved earlier in the year was held by the farmers for higher prices.

A NEW ERA in First Mortgage Real Estate Loans is the title of an interesting pamphlet we have just issued. It describes how modern methods of distributing investment securities have been applied to several issues of high grade first mortgage real estate loans, thus creating a new type of investment security which offers unusual safety, ready marketability and a substantial income of from 6% to 6.45%.

A copy will be sent free upon request for Pamphlet G-39

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Continuous Progress

Texas Power & Light Company

Year	Gross Income	Net Income
1912	$1,000,806	$ 412,675
1913	1,198,762	441,051
1914	1,679,724	593,096
1915	1,900,702	726,042
1916	2,253,846	1,007,295
1917	2,600,816	1,011,299
1918	3,250,041	1,077,949
1919	3,495,956	1,180,324
1920	4,860,867	1,384,611
1921	4,904,372	1,771,926
1922	4,989,076	2,028,672
1923*	5,349,448	2,160,105

Twelve months ended Aug. 31, 1923

Further information regarding Texas Power & Light Company or its securities will be cheerfully submitted on request.

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Foreign Exchange

59 Cedar Street New York

NEW YORK STOCK EXCHANGE TRANSACTIONS

THURSDAY, NOVEMBER 15, 1923.

Day's Sales.	Wednesday.	Tuesday.	A Year Ago.	Two Years Ago.
867,570	958,503	973,418	1,045,966	837,218

Year to Date.	Same Period. 1922.	1921.	1920.	1919.
201,805,278	230,444,510	146,846,216½	193,767,021½	281,907,840

1923 High.	1923 Low.	Sales.	Stock and Dividend Rate.	First.	High.	Low.	Last.	Net Ch'ge.	Closing Bid.	Closing Ask.
82	67	50	Adams Express (5)	70	70	70	70	- -	68½	69½
19¼	6½	100	Advance Rumely	7¼	7½	7¼	7½	+ ⅜	7¼	7⅝
72⅝	56	400	Air Reduction (4)	67½	67½	67	67	- 1	66	66½
14¼	4¼	300	Ajax Rubber	6	6	6	6	- -	6	6¼
1⅞	⅝	300	Alaska Juneau	1	1	1	1	- -	⅞	1
80	59¼	1,100	Allied Chem. & Dye (4)	65⅝	65⅝	63	63	- 2	64⅜	65¼
51½	37⅝	700	Allis-Chalmers Mfg. (4)	42	42⅝	42	42⅜	- ⅛	42	42⅝
36⅞	10⅝	700	Am. Agricultural Chem.	13	13	12¼	12¼	- ½	12¼	13
68⅞	28¼	200	Am. Agricul. Chem. pf.	36½	37	36	36	- ½	35	36½
93	77	100	American Bank Note (5)	93	93	93	93	+ 3	91½	96
60	22⅝	2,000	Am. Bosch Magneto	33	34	33	33½	+ ½	33	33⅝
83¾	69½	100	Am. Br. Shoe & Fdy (5)	73½	73½	73½	73½	- -	73	74
106	73½	28,900	American Can (5)	99⅝	100⅝	98¾	99⅝	+ ⅝	99⅝	99⅞
115	106	200	American Can pf. (7)	109	109	109	109	- ½	108½	109½
189	148¼	600	Am. Car & Fdy. (12)	162⅝	162⅝	160⅝	161	- 2	160	162
25½	20⅝	200	Am. Chain Class A (2)	22	22	22	22	- -	21½	22
26¼	3⅝	1,900	American Cotton Oil	6½	6½	6¼	6⅜	- -	6⅜	6½
35⅜	14	1,100	American Cotton Oil pf.	20	20	19½	19½	- 1½	19½	19¾
7⅞	4⅛	700	Am. Druggist Syndicate	5⅞	6	5⅞	6	+ ⅛	5⅞	6
142½	89	100	American Express (6)	89½	89½	89½	89½	- ½	89	90
13⅜	6¼	100	Am. Hide & Leather	8½	8½	8½	8½	- -	8¼	9
74⅜	29⅝	400	Am. Hide & Leather pf.	44½	44½	44	44	- ⅛	44¼	44½
111½	78	100	American Ice (7)	87	87	87	87	+ 1	86	86½
35½	16	3,200	American International	26⅝	26⅝	25⅜	25⅜	- 1⅛	25⅜	25½
75½	64⅝	6,100	Am. Locomotive (6)	73⅝	74	73	73⅜	- 1½	73⅜	73⅝
88½	76	900	American Radiator (4)	83½	84½	83½	84½	- ½	84½	85
100¼	96	100	Am. Rolling Mill pf. (7)	98¼	98¼	98½	98½	- ¼	96½	100
9½	4⅞	900	Am. Safety Razor (50c)	7	7	6⅞	6⅞	- ⅛	6⅞	7
21⅝	10⅝	2,200	Am. Ship & Commerce	12⅝	12⅝	12¼	12⅜	- -	11⅞	12¼
69½	51½	4,600	Am. Smelt. & Ref. (5)	58⅜	59⅜	58⅝	59⅛	+ ⅜	58⅝	59
40⅝	31⅝	1,500	Am. Steel Foundries (3)	37⅜	38	37⅜	37⅝	+ ⅛	37⅜	38
105¼	97⅛	100	Am. Steel Found. pf. (7)	100⅝	100⅞	100⅝	100⅝	- ⅛	100⅛	101
85	48	700	Am. Sugar Refining	55¼	55⅝	55	55⅛	+ ⅛	55	55½
108⅜	94	200	Am. Sugar Refining pf. (7)	98	98	97½	97½	- 1½	97	99
36⅜	16	200	Am. Sumatra Tobacco	19¾	19¾	19⅛	19⅛	- 1½	18¾	19½
125½	119¼	400	Am. Tel. & Tel. (9)	123⅛	123⅞	123½	123⅝	- -	123½	123⅝
161⅜	140¼	100	American Tobacco (25)	147	147	147	147	- -	146⅝	147
159⅜	140	100	Am. Tob. Class B (12)	146¼	146¼	146½	146¼	+ ¼	145¾	146
105⅞	100¼	800	American Tobacco pf. (6)	101	101	101	101	- -	100½	101
44⅝	27½	200	Am. W. W. & Electric	39	39	39	39	- -	38	39½
109⅝	65	13,200	American Woolen (7)	71⅛	72	69⅝	70⅜	- ⅝	70⅜	71
111⅞	90⅜	800	American Woolen pf. (7)	100¼	100¼	99¼	99¼	- ⅜	98⅝	100¼
3	2	300	Am. Writing Paper pf.	2½	2½	2½	2½	- -	2½	2⅝
53½	32⅜	1,900	Anaconda Copper (3)	38¼	38⅝	38	38⅜	+ ⅜	38	38⅜
45	21	100	Ann Arbor pf.	26⅞	26⅞	26⅞	26⅞	+ ⅛	26½	30
93	88¾	100	Armour pf. Del. (7)	91½	91½	91½	91½	- -	91½	92
89	62¼	500	Associated Dry Goods (4)	78½	78½	78½	78½	- -	78½	78⅝
27¼	24⅞	13,000	Associated Oil (1½)	25	26⅛	25	25⅛	+ ⅛	25⅛	25⅜
105⅞	94	1,500	Atchison, Top. & S. F. (6)	96¼	97	96¾	96⅞	- ⅛	96⅝	97
90⅝	86⅝	100	Atchison, T. & S. F. pf. (5)	87⅜	87⅜	87⅛	87⅜	+ ⅛	87⅛	87½
3¼	1½	100	Atlanta, Birm. & At.	1⅝	1⅝	1⅝	1⅝	- -	1½	2
127	100⅝	1,000	Atlantic Coast Line (7)	113¼	113⅜	113	113⅛	+ ⅛	113	113½
3¼	1	100	Atlantic Fruit	1	1	¾	¾	- -	¾	⅞
2⅞	⅞	700	Atlantic Fruit ctfs.	1	1	¾	¾	- -	¾	⅞
34	9¼	500	Atlantic Gulf & W. I.	16⅜	16⅞	15⅝	15⅝	- 1	15½	16¼
20¼	10⅝	100	Atlas Tack	11⅛	11⅛	11⅛	11⅛	- -	11½	12
35⅞	17	1,400	Austin Nichols	23¾	24⅜	23⅝	24⅜	+ ⅝	24½	24⅝
144½	110½	54,500	Baldwin Locomotive (7)	124½	127⅝	124½	126⅝	+ 3⅛	126⅝	126⅞
119⅜	110	100	Baldwin Locomo. pf. (7)	113	113	113	113	- -	113	116
59⅜	40½	3,600	Baltimore & Ohio (5)	58⅛	58⅝	58	58⅜	+ ⅛	58⅜	58⅝
59⅜	40⅜	200	Baltimore & Ohio pf. (4)	58⅝	58⅝	58⅝	58⅝	+ ⅛	58½	58⅝
11	8	200	Barnsdall, Class A	11	11	11	11	- -	10¾	11
8	6	300	Barnsdall, Class B	7	7	7	7	- 1	6¾	7½
64	50	200	Bayuk Cigars	61	61	61	61	+ 1½	59½	61
79	74	1,600	Beech-Nut Packing (13)	73½	74⅝	73	73½	- -	73½	74
70	41⅜	9,300	Bethlehem Steel (5)	50	50¾	49⅝	50⅜	+ ⅝	49⅝	50
97½	87	200	Bethlehem Steel pf. (7)	89⅝	89⅝	89½	89½	- -	89½	90
5¾	3⅜	200	Booth Fisheries	5	5	5	5	+ ⅛	4⅞	5½
121½	104¼	100	Brooklyn Edison Elec. (8)	110⅞	110⅞	110⅞	110⅝	- ⅛	110¼	111
18⅝	9¼	1,200	Brooklyn Man. Transit	11½	11½	11¼	11⅜	- ⅛	11⅜	11¾
49	31⅝	400	Brooklyn Man. Transit pf.	36½	36½	36	36⅜	- ⅛	36	36½
144⅜	100	200	Burns Brothers (10)	104	106	103	104	- -	103	105
11⅜	4¼	800	Butte Copper & Zinc (50c)	5⅝	5⅝	5⅝	5⅝	- -	5⅝	5⅞
37⅜	12⅛	400	Butte & Superior	16½	16⅝	16½	16⅝	+ ⅛	16½	16⅝
22	13½	600	Butterick Co.	19	19	18⅝	18½	- ⅛	18½	19
9⅛	1¼	800	Caddo Cent. O. & R.	1⅝	1⅝	1⅝	1⅝	- -	1⅝	1¾
29⅜	17⅛	9,200	California Petroleum (1¾)	21½	22⅜	21⅞	21⅞	+ ⅛	21⅝	21¾
12⅜	3⅜	500	Callahan Zinc Lead	4⅝	4⅝	4⅝	4⅝	- -	4⅝	4¾
160	139¾	500	Canadian Pacific (10)	145½	146	145	145	- ½	145	145¾
42	20	400	Case Threshing Machine	20	20	20	20	- -	15	20
40½	11⅜	100	Central Leather Co.	13¾	13¾	13¾	13¾	- -	13¾	14¼
79⅜	33	400	Central Leather Co. pf.	36	36¼	36	36	- ⅜	36¼	37½
50½	36½	1,600	Cerro de Pasco Copper (4)	41¾	41⅝	41¼	41⅜	- ⅜	41⅜	41½
76	43	2,000	Chandler Motor (6)	52¾	52¾	51⅞	52	- ⅝	52	52½
78⅜	57	3,400	Chesapeake & Ohio (4)	72⅝	73⅛	72	72¾	- ⅛	72	72⅞
104⅞	96	300	Chesapeake & Ohio pf(6½)	99½	99½	99½	99½	- -	99	99½
9⅜	3⅝	300	Chicago & Alton pf.	8⅝	8⅝	8	8	- -	7⅞	8
38¼	19	200	Chicago & East. Illinois	27	27	26¾	26¾	- ⅛	26	27
62¼	46½	200	Chicago & East. Ill. pf.	52	53½	53¼	53¼	- ⅛	53¼	53½
17	6⅝	1,000	Chicago Great Western pf.	10	10	9⅝	9⅝	- ⅛	9⅝	9¾
26⅜	11¼	3,400	Chicago, Mil. & St. Paul	14¼	14⅝	13½	13½	- 1	13½	13⅝
45⅞	21	1,100	Chicago, Mil. & St. P. pf.	26½	26⅝	26¼	26¼	- 1⅝	26	26½
88	58½	1,000	Chicago & N. W. (5)	61	61⅝	61	61	- -	61	61½
90⅜	75¼	200	Chicago Pneu. Tool (5)	80½	80⅝	80½	80⅝	- -	80	80½
37⅜	19⅞	9,400	Chicago, R. I. & Pacific	25	25⅞	24⅝	25	- ⅛	24⅞	25
95	72	200	Chicago, R. I. & P. pf.	84	84	83¾	83¾	- ⅛	83	84
85	60⅞	100	Chicago, R. I. & P. pf. (6)	72	72	72	72	- -	72	72½
30⅜	24⅞	1,900	Chile Copper (2½)	27⅝	27⅞	27½	27⅝	+ ⅛	27½	27⅝
31⅞	14⅜	1,700	Chino Copper	17⅝	17⅝	17⅜	17⅜	+ ⅛	17¼	17½
76⅛	60	300	Cluett, Peabody (5)	67½	67⅝	67½	67⅝	+ ⅛	67¼	68
83⅜	65¾	1,600	Coca-Cola (7)	72⅝	73	72½	72⅝	+ ⅛	72½	72⅝
35⅜	20	100	Colorado Fuel & Iron	23⅛	23⅛	23⅛	23⅛	+ ⅛	23	24
37⅝	30¾	2,000	Columbia G. & E. (2.60)	33	33	33	33	- -	32⅝	33
49⅞	41	300	Columbian Carbon (4)	44	44	44	44	- -	44	45
83⅛	67	5,200	Computing Tab. Rec. (6)	80⅛	80⅝	79¼	79¾	- -	79½	79⅞
183	135	4,400	Consolidated Co. (10)	178⅞	179	176⅜	176⅝	- 2⅜	176⅜	177⅜
39⅜	15	300	Consolidated Cigar	16⅝	17⅛	16⅝	17⅛	+ ⅛	17⅛	19
69⅜	56⅜	10,900	Consolidated Gas (5)	58½	59⅜	58⅜	58⅝	- -	58⅝	58⅞
14½	6	1,200	Consolidated Textile	6¾	6¾	6¾	6¾	- -	6¾	6⅞
55½	42⅞	3,800	Continental Can (4)	50⅝	51⅛	50⅝	50¾	- ⅜	50½	50⅝
12¼	5	400	Continental Motors	6⅞	6⅞	6⅞	6⅞	+ ⅛	6¾	6⅞
139¼	114⅜	1,200	Corn Products Ref. (18¼)	128⅜	129½	128⅜	128⅝	- -	128	128⅝
62¼	22⅜	6,100	Cosden Co.	26	26⅜	25½	25¾	- ⅛	25¾	26
84½	57½	4,900	Crucible Steel (4)	64¼	64⅝	63½	63¾	- ⅛	63½	64¼
20	8½	100	Cuba Cane Sugar	11¼	11¼	11¼	11¼	- -	11	11½
64¼

A Survey of Your Investments

To derive maximum returns from your investments, you should not fail to give proper attention to changing conditions, sinking fund provisions, or other factors affecting any of your holdings.

Without obligation on your part, we shall be pleased to make a careful and thorough survey of your investments.

Correspondence and personal interviews invited.

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BONDS ON STOCK EXCHANGE

THURSDAY, NOVEMBER 15, 1923.

	1923.	1922.	1921.	1920.	1919.
Day's Sales:					
United States Government bonds...	$3,347,850	$6,194,800	$11,813,550	$13,391,700	$11,168,000
Other domestic bonds.....	6,961,000	7,029,000	5,664,500	3,767,500	2,060,000
Foreign bonds	1,635,000	2,765,000	1,571,000	662,500	749,000
Total all bonds.....	$11,943,850	$15,988,800	$18,549,950	$17,821,700	$13,977,000
Year to date:					
United States Government bonds...	$703,971,180	$1,511,191,107	$1,790,072,380	$2,378,984,500	$2,243,129,250
Other domestic bonds.....	1,313,189,600	1,725,008,600	817,250,500	635,115,500	469,035,489
Foreign bonds	392,440,800	543,129,800	296,172,200	266,033,300	235,308,600
Total all bonds.....	$2,409,601,580	$3,779,329,507	$2,903,495,080	$3,280,133,300	$2,947,473,389

UNITED STATES GOVERNMENT LOANS.

—Range Since— High	Date.	Low.	Date of Issue.	—Range '23— High.	Low.	Sales.	Issue.	Open.	High.	Low	Last	Net Ch'ge	—Closing— Bid	Asked.	Yield
100.1	Oct. 19,'22	98.1	Jun 2,'21	101.30	99.5	76	Liberty 3½s, 1932-47....	99.28	99.28	99.27	99.27	..	99.27	99.28	3.51
102.25	Oct. 19,'22	98.6	July 11,'21	101.25	99.7	1	Liberty 3½s, registered								
101.25	July 25,'23	95.00	May 19,'20	98.30	97.5		Lib. 1st cv. 4s, 1932-47..	98.4	98.4	98.4	98.4	+.1	98.00	98.16	4.12
101.10	July 24,'22	93.25	May 19,'20	98.13	97.8	...	Liberty 1st cv. 4s, reg....	....	....	....	....	..	....	....	....
100.25	July 23,'22	91.12	May 20,'20	98.12	....	...	Liberty 2d 4s, 1927-42....	....	....	....	....	..	98.5	98.6	4.14
100.18	July 14,'22	91.18	May 21,'20	98.16	98.16	...	Liberty 2d 4s, registered..	....	....	....	....	..	....	....	....
102.00	July 16,'23	90.00	June 7,'20	100.00	97.5	...	Lib. 1st 20 cv. 4¼s,'32-47	....	....	....	....	..	97.22	97.30	....
101.25	July 13,'22	84.00	May 21,'20	98.8	96.22	33½	Lib. 1st cv. 4¼s, 1932-47	98.6	98.8	98.5	98.5	+.2	98.5	98.6	4.37
101.14	July 24,'22	84.00	July 30,'20	98.28	96.22	5	Lib. 1st cv. 4¼s, reg....	98.00	98.00	98.00	98.00	..	....	....	....
101.00	July 24,'22	81.12	May 20,'20	98.3	96.24	503¾	Lib. 2d cv. 4¼s, 1927-42.	98.3	98.5	98.3	98.4	+.1	98.3	98.5	4.38
100.25	July 24,'22	81.12	May 20,'20	98.3	96.21	6	Lib. 2d cv. 4¼s, reg....	98.00	98.00	98.00	98.00	..	....	....	....
101.00	July 25,'22	83.16	Dec. 22,'20	98.28	97.22	1,515¾	Liberty 3d 4½s, 1928....	98.5	99.1	99.4	99.3	-.1	99.5	99.6	4.43
101.00	July 30,'12	85.30	Dec. 20,'20	99.6	97.17	20	Liberty 3d 4½s, reg....	99.2	99.3	99.3	99.3	+.1	....	....	....
100.27	July 25,'22	82.12	May 19,'20	99.3	98.27	602¾	Liberty 4th 4¼s, 1933-38.	98.5	98.6	98.4	98.6	..	98.5	98.6	4.41
101.27	July 21,'22	82.00	May 20,'20	99.6	98.21	7	Liberty 4th 4¼s, reg....	98.2	98.5	98.2	98.2	..	....	....	....
101.20	July 25,'22	82.15	May 20,'20	99.00	98.28		Treasury 4¼s, 1947-52....	99.17	99.18	99.16	99.18	..	99.16	99.18	4.38
100.4	Oct. 19,'22	98.1	Mar. 27,'23	100.1	98.1	513	Treasury 4¼s, reg....	....	....	....	....	..	....	....	....
100.00	Feb. 14,'23	98.20	Apr. 23,'23	100.00	98.20	...	Treasury 4¼s, reg....	....	....	....	....	..	....	....	....

Beginning March 22, the Stock Exchange officially quotes Liberty Bonds in units and fractions, the fractions being 32ds of a unit, and the quotations after the decimal point representing one or more 32ds. In the above table, therefore, the figures of highest and lowest prices during 1923 and since date of issue are reduced to the form now used in the Stock Exchange quotations.

FOREIGN BONDS.

Argentine 5s, 1945	1..... 76¾	19..... 77	City of Lyons 6s, 1934	12..... 77¼	Cy Marseilles 6s, 1934	5..... 101	1..... 101¼	5s, 1931	3..... 109	temp 5s, 1952	2..... 99¼	1s7f.. 99¼	17..... 99⅜	7..... 99½	2..... 99¾
5..... 82¼	2..... 83	7s, 1927	2..... 102¼	2..... 102⅜	Austrian Govt gtd s f 7s, 1943, int rcts	19..... 88¼	16..... 88	5..... 88⅜	1s7f.. 87⅝	1..... 87¼	Chinese Ry 5s, 1951	1s7f.. 46¼	City of Berne 6s, 1945	5..... 106¾	City Bordeaux 6s, 1934
2..... 102⅝	2s7f..102	1s6f..102	1..... 102	2..... 102⅝	2..... 76⅞	s f 7s, 1952	1..... 87	Cy Rio de Jan s f 8s, 1946	3..... 89¾	a f 8s, 1947	2..... 89¾	1..... 87¼	Cy Sao Paulo s f 8s, 1952, int rcts	2..... 95¼	2..... 95
Am Agr Chem 7½s, 1941	2..... 98½	6..... 97	12..... 98½	6..... 97	Am Chain s f 6s, 1933	1..... 83	Am Cot Oil 5s, 1931	1..... 78¼	1..... 79	1..... 78	Am Republics deb 6s, 1937	1..... 86½	12..... 86	Am Sm & Ref 1st 5s, 1947	1..... 92¾	6..... 92¾	10..... 92¾	5 (3)..92¼	1..... 92¼	5..... 92¼	42..... 92⅝	6s, 1947	6..... 102¼	2..... 102⅝	Am Sug Ref temp 6s, 1937	2..... 100⅜	1..... 100⅜	1..... 100⅞	2..... 100⅜	5..... 100⅜	3..... 100⅜	7..... 100⅜	2..... 100⅜	Am Tel & Tel col 4s, 1929	10..... 92⅜	5..... 92½	3..... 92¼	1..... 92⅜	2..... 92⅝	col tr 5s,1946	2..... 96½	1..... 96¾	2..... 96¾	1..... 96¼	4..... 96	9..... 96¼	1s6f.. 95⅞	conv deb 7s, 1925	1..... 96¼	1..... 96¼	Ames Oil 6s, 1935, temp rcts	1..... 85⅜	18..... 85½	2..... 85¾	Am Wat Wks & El col tr 5s 1934	5..... 84¾	6..... 84¾	Am Wr Paper 6s, 1939	2..... 44	1..... 43	1s7f.. 43¼	1..... 42¼	2..... 42	1..... 42¼	9..... 42	1..... 42¼	2..... 42¾	Anaconda Mg 1st s f 8s, Ser A, 1953	4..... 98¼	2..... 96	1..... 96⅛	1..... 96⅝	2..... 96¼	1..... 96¼	4..... 96	9..... 96¼	1s6f.. 95⅞	2..... 96¼	1..... 96¼	conv deb 7s, 1938	1..... 96¼	1..... 96¼	Anglo-Chilean 7s, 1945	1..... 88⅛	3..... 88⅛	2..... 88⅜	1..... 88⅛	3..... 88¾	Ann Arbor 4s, 1995	1..... 80¾	15..... 80	1..... 80¾	stamped	20..... 80¼	22..... 80¼	22..... 80⅜	26..... 80⅜	2..... 80⅜	10..... 80⅜	1..... 80¼	18..... 80⅜	25..... 80⅜	Cal-Ariz 1st & ref 4½s, 1962	E G'la 4s, 1928	3 ..... 95¾	Atl Coast L 1st 4s, 1952	1..... 87	7s, 1930	1..... 106⅞	L & N col 4s, 1952	1..... 82¼	1..... 82¼	3..... 82½	Atl Fruit 7s, 1934, Col Tr Co ctfs	5..... 19	Atlantic Ref deb 5s, 1937	1..... 87¾	1..... 97¾	B & O prior in 3½s, 1925	1..... 96	7..... 96¼	1 s6f.. 96	21..... 96	6s, 1929	2 s7f..101	7..... 101	1..... 101¼	15..... 101¼	5..... 101¼	5..... 101½	gold 4s, 1948	1..... 81½	500..... 81	4..... 81¼	1..... 81¼	32..... 81	1..... 81¼	cv 4½s, 1933	1..... 83¾	6..... 83½	1..... 83½	ref 5s, 1995	5..... 84¾	33..... 97	Beth Stl ext 5s, 1926	2..... 98½	pur money 5s, 1936	15..... 87¾	1st & ref 5s, 1942	1..... 94¼	s f 5½s, ser B, 1953	7..... 89	1..... 89¾	1..... 89¾	2..... 89¾	4..... 88¾	s f 6s, 1948	3..... 97¼	Booth Fish deb 6s, 1926	1..... 79	Brier Hill 1st 5½s, 1942	1..... 93¾	Bkln Edison Co gen 5s, ser A, 1949	10..... 94¾	gen 7s, ser C 1930	1..... 106	Bkln Man Trn Rap Trn Sec s f 5s, ser A 1968, temp	20..... 60¾	5..... 60¼	1..... 60¾	7..... 60¾	Bkln R Trans cv 4s, 2002	2..... 60¼	7s, 1923	50	ctfs of dep stamped	5 (3)..84¾	2..... 84½	Bk Un El 1st 5s, 1950	2..... 93	Bkln Un Gas 5s, 1945	14..... 93¾	2..... 94½	Buff Roch & Pit con 4½s, 1957	10..... 87¼	Bush Term 4s, 1952	1..... 80¾	Bush Ter Bldg std 5s, 1955	1..... 91¼	Cal G & E 5s, 1937	1..... 93¼	1..... 90¾	Cal Pet temp s f 6½s 1933	10..... 96¼	3..... 96¾	2 s6f.. 96¼	4..... 96¾	96..... 96¾	5 (3)..96¼	2 s6f.. 96¼	15..... 96¼	1 s10f. 96¼	11 s6f.. 96¼	5..... 96¼	5 (3)..96¾	5s6f.. 96¼	3..... 96¼	3610f. 96¼	1..... 96½	5..... 96¾	3..... 96½	1 s6f.. 96¾	Camaguey Sug 1st & f 7s, 1942	1..... 95½	Cana Southn con 5s, ser A, 1903	2..... 98¾	Cana Gen Elec deb 6s, ser A 1942	23..... 102¾	15..... 102⅞	Cana Nor 6½s 1946	4..... 111⅜	4..... 111¾	5..... 111⅞	7s, 1930	5..... 112⅛	1..... 113	1 s6f.. 113	Cana Pac deb 4s	23..... 78½	11..... 78⅜	5..... 78½	2..... 78⅝	Car Clinch & O s f 6s, ser A, 1963	ref 5s, 1955	3..... 90⅝	Cent of Ga Ry con 5s, 1945	1..... 85¾	2..... 95¼	6s, 1929	1..... 100⅜	1..... 100¼	Cent Leather 5s, 1925	3..... 94	10..... 93¾	Cen Pac std 4s, 1949	23..... 87½	4..... 87⅝	5..... 87⅞	1..... 87¾	Cent N E 4s, 1961	1..... 57	Cent Stl s f 8s, 1941	1..... 107½	Cerro de Pasco cv s f 8s, 1931	1..... 125½	13..... 124	C & O cv 4½s, 1938	1..... 87¾	2..... 87¾	cv 5s, 1946	1..... 89½	1..... 89⅝	1..... 89¾	1..... 89¾	1..... 89¾

Railroad Earnings in 1923

We have prepared an estimate of the earnings of 25 railroads, revising our previous estimates which were based on only six months' operations.

A copy will be sent on request for Circular T-8

F. S. Smithers & Co.
Established 1857
19 Nassau St. New York

State of
California
Gold Bonds

Highway 4¼% Bonds due serially 1956 to 1958

Highway 4¾% Bonds due serially 1960 to 1963

Legal Investment for Savings Banks and Trust Funds in New York, Massachusetts, Connecticut, California and other states.

Prices
4¼% Bonds to yield 4.35%
4¾% Bonds to yield 4.40%

Chas. D. Barney & Co.
Members New York Stock Exchange
Members Philadelphia Stock Exchange
15 Broad St. New York — 1428 Walnut St. Philadelphia

OFFER $23,100,000 RAIL CERTIFICATES

Bankers Market Southern Pacific Equipment Trusts at Prices to Yield 5.35%.

$2,400,000 UTILITY ISSUE

Bonds of Ohio Public Service Company Selling to Yield 6.40%—
—Land Bank Offering.

The largest single railroad bond issue of the week—$23,100,000 of Southern Pacific Company 5 per cent. equipment trust certificates—will be placed on the market today by Kuhn, Loeb & Co. This offering brings the total of railroad issues for this week to approximately $65,000,000.

Proceeds of the Southern Pacific issue will go for the purchase of equipment. The road is acquiring eighty-four new heavy freight locomotives, fifteen passenger locomotives of the Pacific type and ten heavy passenger locomotives. Orders have also been placed for more than 9,000 cars, both passenger and freight. The total cost of the equipment will be $37,260,000, of which 38 per cent. is to be paid in cash by the company.

The certificates mature in equal annual instalments from Dec. 1, 1928, to 1938 inclusive and are to be issued by the Bank of North America and Trust Company of Philadelphia as trustee. Their security is comprised of the $37,260,000 of new equipment. In addition the Southern Pacific Company unconditionally guarantees by endorsement the principal and dividends of the certificates, which are being offered at 97.37 to yield on an average 5.35 per cent.

Halsey, Stuart & Co., Inc., are offering an issue of $2,400,000 first mortgage and refunding 6 per cent. gold bonds, Series C, of the Ohio Public Service Company. The price is 94½, to yield more than 6.40 per cent. The bonds are due in 1953.

An additional issue of $2,400,000 Electric Bond and Share Company 6 per cent. cumulative preferred stock is offered by Bonbright & Co. at 97½ to yield about 6.15 per cent.

Offering of $2,000,000 Chicago Joint Stock Land Bank 5 per cent. farm loan bonds is made by Kissel, Kinnicutt & Co. at 101¾ to yield more than 4.77 per cent. to 1933 and 5 per cent. thereafter. The bonds are dated Nov. 1, 1923, and are due in 1963. The optional date is Nov. 1, 1933.

Eldredge & Co. and M. M. Freeman & Co., are offering $594,000 Town of Kearny, N. J., gold 5 per cent. school and sewer bonds due Oct. 1, 1924, to 1962, at prices to yield 4.65 to 4.75 per cent.

A new issue of $180,000 Gary, Ind., 4¾ per cent. school bonds due Oct. 1, 1943, is offered at 103.27 to yield approximately 4.50 per cent. by Myron S. Hall & Co.

Cullen & Drew are offering $25,000 Oregon 4½ per cent. registered bonds due in 1932, at par.

Hitt, Farwell & Co. have purchased $500,000 of 8 per cent. cumulative preferred stock of the Fain Knitting Mills, Inc., and a block of no par value common stock. Offering will be made next week at $100 per share for the preference stock.

The National Steel Car Line Company, following the re-election of all officers yesterday and the election of W. S. Haskell as director, announced that agreement had been reached on proposed new financing. The company plans to float an issue of equipment trust certificates, Series C. The offering will probably be made next week.

The award of $15,000,000 of North Carolina road and charitable institution 4½s and 4¾ per cent. bonds was made yesterday to a syndicate headed by the First National Bank, and offering of these bonds will be made soon. Associated with the First National Bank in the deal are the National City Company, Bankers Trust Company, Kissel, Kinnicutt & Co., B. J. Van Ingen & Co., Hornblower & Weeks, Eldredge & Co., W. R. Compton Company, E. H. Rollins & Co., Redmond & Co., Blodget & Co., Curtis & Sanger, F. E. Calkins & Co., Taylor, Ewart & Co. and Eastman, Dillon & Co.

GARY, INDIANA
School District 4¾s
Due October 1, 1943
Yield 4.50%

Net Debt less than 1¼% of Assessed Valuation
Population 1923 (estimated) 75,000

MYRON S. HALL & CO.
MEMBERS NEW YORK STOCK EXCHANGE
100 BROADWAY
NEW YORK

The Wisdom of Investing in
Readily Salable Securities

is outlined in our latest pamphlet—which describes a way to determine salability before making investments. Sent upon request.

INGRAHAM AND DUBOSQUE
43 Exchange Place
New York

DOLLARS SENT TO GERMANY.

American Express Company and Western Union Resume Service.

The American Express Company and the Western Union Telegraph Company yesterday announced the resumption of their service of paying actual American dollar banknotes throughout Germany on all remittances made to points in Germany through them. The service had been suspended recently because of growing concern over political developments in Germany and the fear of possible confiscation.

D. Frothingham, general manager of the new business department of the American Express Company, said yesterday that insurance companies were now willing to isure dollar shipments to Germany at the same rate which prevailed before the temporary disruption of such shipments.

"The beginning of the Christmas dollar movement to Germany is now in evidence," he said. "We look for a particularly active season this year and anticipate adding more men to our staff in charge of that work."

BID AND ASKED QUOTATIONS

FOREIGN ISSUES.

Closing quotations for Government and municipal bonds issued in this country and in American currency values:

	Bid.	Asked.
Argentine 5s, 1945 M. & S.	82⅛	82⅜
Argentine 7s, 1927 F. & A.	102	102⅜
Austrian Gov. 7s, 1943 J. & D.	87⅜	88¼
Belgium 6s, 1925 J. & J.	96	96¼
Belgium 7½s, 1945 J. & D.	98⅝	99
Belgium 8s, 1941 F. & A.	100	101
Brazil Cent. Rys. 7s, 1952 J. & D.	79½	79¾
Can. Steamship 7s, 1942 M. & N.	92⅝	93¼
City of Bergen 8s, 1945 M. & N.	107½	108
City of Berne 8s, 1945 M. & N.	108	108½
City of Bordeaux 6s, 1934 M. & N.		76½
City of Gt. Prague 7½s, '52 M. & N.	76¾	77¼
City of P. Alegre 8s, 1961 J. & D.	95	96
U. S. of Brazil 8s, 1941 J. & D.	95½	95½
U. S. of Brazil 7½s, 1952 A. & O.	95½	97
Dom. of Canada 5s, 1926 A. & O.	99⅜	99⅝
Dom. of Canada 5½s, 1929 F. & A.	101	101¼
Dom. of Canada 5s, 1931 A. & O.	99⅞	100⅛
Dom. of Canada 5s, 1952 M. & N.	99⅜	99½
Holland-Am. Line 6s, 1947 M. & N.	73	75
Rep. of Col. 6½s, 1927 A. & O.	94¾	95
Rep. of Chile 7s, 1942 M. & N.	95½	96
Rep. of Chile 8s, 1941 F. & A.	104	104⅜
Rep. of Chile 8s, 1926 A. & O.	103⅛	103½
Rep. of Chile 8s, 1946 M. & N.	104¼	104½
Rep. of Haiti 6s, 1952 J. & D.	90	90⅝
Chinese Gov. 5s, 1951 J. & D.	46	47
City of Christiania 8s, '45 A. & O.		107⅜
City of Copen. 5½s, 1944 J. & J.	88¼	88½
City of Montevideo 7s, '52 M. & N.	87	87½
Czechoslovak Rep. 8s, 1951 A. & O.	92½	93
Rep. of Bol. s. f. 8s, 1947 M. & N.	86	86¾
Rep. Cuba ext. 5s, 1944 M. & S.	95	97
Rep. Cuba ext. 5s, 1949 F. & A.	94	
Rep. Cuba ext. 4½s, 1949 F. & A.	85	85½
Rep. of Cuba 5½s, 1953 J. & J.	90¾	91
Denmark 8s, 1945 A. & O.	108¾	109
Denmark 6s, 1942 J. & J.	104¾	104⅝
Dan. Mun. 8s, Ser. A, '46 F. & A.	106	107½
Dan. Mun. 8s, Ser. B, '46 F. & A.	106½	107½
Dutch East Indies 6s, 1947 J. & J.	95¼	95⅜
Dutch East Indies 6s, 1962 M. & S.	94⅝	94¾
Dutch East Indies 5½s, '53 M. & S.	90	90¼
Fram. Ind. & Dev. 7½s, '42 J. & J.	88	89
French Gov. 7½s, 1941 J. & D.	93¼	93½
French Gov. 8s, 1945 M. & S.	97⅛	97⅜
Italy 6½s, 1925 F. & A.	97⅜	98¼
Japanese 4s, 1931 J. & J.	79¾	80
Japanese 4½s, 1925 F. & A.	93½	93½
Japanese 4½s, 2d ser., '25 J. & J.	91⅞	92⅜
Oriental Dev. 6s, 1953 M. & S.	80	80½
Jurgens U. M. W. 6s, 1947 J. & J.	76	77½
City of Lyons 6s, 1934 M. & N.	77	78
City of Marseilles 6s, 1934 M. & N.	76½	77
City of Soissons 6s, 1936 M. & N.	81	82
U. S. of Mexico 4s, 1954 J. & D.	26¼	27¼
U. S. of Mexico 5s, 1945 Q. Jan.	42⅝	42⅞
Mex. Irrigation 4½s, 1943 M. & N.	20	
King. of Neth. 6s, 1972 M. & S.	92¾	93¼
King. of Norway 6s, 1940 A. & O.	110½	111
King. of Norway 6s, 1952 A. & O.	93½	93⅝
King. of Norway 6s, 1943 F. & A.	93	93¼
King. of S., C. & S. 8s, '62 M. & N.	66	66½
Paris-Lyons-Med. 6s, 1958 F. & A.	69⅝	70
Paulista Ry. 7s, 1942 M. & S.	95	96
State of Queensl'd 6s, 1947 F. & A.	100⅝	101¼
State of Queensl'd 7s, 1941 A. & O.	105⅜	106⅝
State of Rio Grande do Sul 8s, 1946 A. & O.	94½	95
Rio Janeiro 8s, 1946 A. & O.	89¾	90¼
Rio Janeiro 8s, 1947 A. & O.	89¼	89¾
Dom. Rep. 5s, 1958 F. & A.	99	100
Dom. Rep. 5½s, 1942 M. & S.	86½	86⅞
State of Sao Paulo 8s, '36 J. & J.	98¼	98¾
City of Sao Paulo 8s, '52 M. & N.		95½
Dept. of the Seine 7s, 1942 J. & J.	82¾	83¾
King. of Sweden 6s, 1939 J. & D.	102½	103
Swiss Confed. 8s, 1940 J. & J.	112½	112½
City of Tokio 5s M. & S.	63	65
Rep. of Uruguay 8s, 1946 F. & A.	103	
City of Zurich 8s, 1945 A. & O.	109½	110
Un. K. 5½s, 1929 F. & A.	107¼	107½
Un. K. 5½s, 1937 F. & A.	101¼	101⅝
U. S. S. Copen. 6s, 1947 J. & J.	86½	87

U. S. GOVERNMENT PRE-WAR LOANS.

Closing quotations for Government bonds:

	Bid.	Asked.
2s, r, 1930	103¼	103⅜
2s, c, 1930	103¼	103⅜
3s, r, 1946	92½	85¾
3s, c, 1946	92½	93¾
4s, r, 1925	101⅜	102⅛
4s, c, 1925	101⅜	102⅛
Pan 2s, r, 1936	103¼	103⅜
Pan 2s, r, 1938	103¼	103⅜
Pan 3s, r, 1961	92½	93⅛
Pan 3s, c, 1961	92⅛	93½
P I 4s, '34	90½	93
P I 4s, '35	90¼	93
P I 4s, '36	90¼	93
Dist of Col 3-65	98⅛	99½

Closing quotations for stocks in which there were no transactions:

	Bid.	Asked.
Ad Rumely pf	24	26¼
Alb & Sus	170	
All Am C		95½
Alle & W	95	
Alli Rty	101	
A C & D pf	107	108
Allis-Ch M pf	90	91½
Amal S 1st pf	95½	
Am Bk N	52	54
Am B Sug	33	34½
Am B S & F pf	67	73
Am C & F pf	104	104½
Am Chicle	125½	126¾
Am Coal	16	20
Am Ice pf	40	50
Am La F Fire Eng	79	80
Am Lin	11⅜	11½
Am Snuff	16½	18
Am Tob pf	32	34⅜
Am Wat W & E 7% pf	88	89
Am Whl pf	62½	63
Am Zinc	91	97
Ann Arbor	8	8½
Art Metal	28½	30
Assets R	13	16
Asso D G 1st pf	15	17
Atl Refin	¾	⅝
Atlas Port	106	107
Aus N pf	117	118
Auto K H	52	53
B & A pf	83	90
Auto Sales	82	85
Bar Leath	9	9¼
Batop M	25	32
Bayuk Cig 1st pf	½	¼
B'ch Creek	97	98
B'nut pf	83	40
Beth S 8% pf	106	
Booth Fish 1st pf	102	106
Blumenthal pf	32	39
Brit E Sil	90	94
Brit & Am	4¼	4½
Do 1st pf	54	57
Do 2d pf	12¾	13½
B R T cfs		⅛
B U Gas	114½	116
Brown Shoe	45½	48
Do pf	88	90
Bruns Ter	1½	1½
B, R & P	52	55
Do pf		90
Buff P S	120	135
Do pf	48¾	52
Burns Bros pf	94	101
Do pr pf	117¾	
Do B	23	24½
Bush Ter	65	75
B T Bldg pf	89	91
Cal & Hec	19½	20
Cal Pack	80½	82½
Cal Pet pf	93	96
Can Ar	45½	47½
Can So	50½	53
C'son H G		5½
Case Plow	⅛	¾
Case (J I) pf	66	69
C R Mills	28	30¾
Do pf, ex div	90	98
C R I & P of N J	208	212
C'tain-teed pf	112½	35
Do 1st pf		76½
Do 2d pf		72
Chi & Alt	2¾	3
Chi Gt W	4¼	4⅝
C & N W pf	103	105
Chi. St P, M & Om	50	52½
Do pf	82	88
C, C, C & St L	97½	98½
Cl & Pitts	68½	69
Do spec	36	
Clu-P pf	101¼	101⅝
Coca-Cola pf	94½	95
Col F & I pf		105
Col & So	22	22½
Do 1st pf	49⅞	52
Do 2d pf	30	48
Com S, A	24	40
Do B	25	29
Conley T F	9½	11⅝
Con Cigar pf, ex d		66½
Cons Dist		⅛
Cont C pf	103⅜	104½
Corn P R pf	115½	119
Cosden pf, ex div	84	87
Crex Carp	20	220
Cruc S pf	90½	91½
Cuba R R pf	70	77⅛
C-Am Sug pf	94	97
Cuban S	4⅜	5
Cuyamel F	59	60
D & R 1st pf	93	
D P & Lt	89	
Do pf	52	
De B M	20½	21½
D & Co pf, ex div	62	64
Det & M	20	
Do pf	35	
Det U Ry	61	68
Dia Match	117	120
D, S S & A	2	3
Do pf	2½	5
Duq Lt 1st pf, ex d	101	102
Dur Hos'y		18
Do pf		80
E Kod pf	163½	
Elk H Coal	13½	13½
Em Brant	1¼	1½
End-John	62	65½
Erie & P	52½	
Exch B'fet	21	23
Fam P pf	85	87
Fairbanks	4	9
F M & S	10½	13
Fid-P F Ld	119	120⅜
Fisher Bdy	166	175
F B, O, pf	98½	98⅝
Gardner M	7	7¼
G A T Car pf	95½	97½
Gen Bak'g pf	108	
Gen Cigar deb pf	104	106
Gen M pf	80½	83
Gen Ry St pf	96	98
Gimbel Bros pf	99	100
G'drich pf	75	77
Gray & D	7½	7¾
Gt W Sug pf	104½	105⅝
G B & W	52	63½
Guan Sug	6⅜	6½
Do pf	82	93
G, M & N pf	48	49¼
G S S 1st pf	98¾	100¼
Hanna 1st pf	88	89⅜
Hartman	82	84½
Helme		58
Hyd Steel		⅝
Do pf	2	4⅜
Ill C pf	106½	109
Do pf, w 1	103½	104
Do 1	71	75
Ing-R pf	103	106
Inland Stl, ex div	33	34
Do pf	101¾	101⅝
Int & G N	17	19
Int H pf	106½	107½
Int N pf	80	81⅝
Int Pa pf	83	110
Do pf stp	62	64
Int Salt	77½	80½
Int Shoe	73	73½
Do pf, ex div	115	116
Intertype C	26¼	26⅝
Island Oil		⅛
Iowa Cent		2
Iron Pr pf		103½
Jewel Tea pf	70	73
Jol & Chl	110½	
J & L pf	107½	109
K C, F S & M pf	93	96
Kan & G	¼	⅜
Kayser (J) 1st pf	96	100
Kelly Sp T 6% pf	70	75
Do 8% pf	74	80
Kelsey Wh	80	90
Kinney R		104
K & D M		2
Do pf	10	
Kinney pf	90	98
Kresge (SS) pf	110	112
Kress (S H)	160	200
Do pf	117	
Lah. Val	61¾	63½
L & M, ex div	220	225
Do Cl B, ex div	220	225
Do pf	116¼	116⅝
Lima Lo pf	115	117
Loft, Inc	6¼	6½
L-W B 1st pf	105½	106
Do 2d pf	100½	103
Lorill'd Co pf	115	117
Mack Tr'ks 2d pf	84¾	85
M'kay Cos	108⅜	115
Do pf	65¼	66
Macy pf	113	114⅜
Mah Coal	500	
Mal'son pf	86	89
Man Elev	40	44
Do M G	32	32⅜
Man Beach	1	2
Man Shirt pf	110	116¼
Manati Sug pf	80	84
Mkt St Ry	8½	10
Do 2d pf	21	27
Manila E C	88	90
Marlin R	3⅜	3½
M Dep Stz pf	112½	35
Met Ed pf	90	92
Mich Cent	345	
Mldv Rub	26½	
M & St L	1¼	1⅝
M. St P & S S M	45	48
Do pf	84	86
Do 1 l	59	64
Mont Pow	61½	62½
Do pf	104	106
Mor & Es	74	77
Mull Body	13	14
Do pf		86
Nash Mots, Class A	97⅛	98
Nat B pf	122	123
Nat C & S pf	95	97½
Nat Enam pf	87½	95
Nat Ld pf	111½	112
Nat Supply	56⅝	57
Do pf	103½	104
N'pt N & H		
N G & E pf	47	50½
N Y Can pf	89½	91½
N Y Dock pf	41	43½
N Y, L & West	95½	98⅝
Nia L & O pf	101½	
N Y Shipb	10	14½
N Y Steam pf	90	93
N Y Power pf	103	107
N Y S Hy pf	5	61
N & W pf	70	77
N Am rts	7	
Nova S S	14½	15
Nunnally	7¾	9
O B & B	2	2½
Ok P & R	1	1⅞
Ont Min	4	6
Orph Circ pf	92	93¾
Otis El pf	95	100
Otis Stl pf	47¼	51
Onyx Hos'y		33
Do pf	88	90
Owens Bot pf	107	114
Pac Coast	18	19
Do 1st pf	30	40
Do 2d pf	18½	24
Pac Dev	½	⅝
P T & Tel	93	
Do pf	92½	96
P P & R pf	16	42⅞
Pa Ed pf	95	98½
Penney pf	101	
Peo & E	10	11
Phil Co 6% pf	42¼	43
Ph-J pf	85¼	89½
Ph Hos'y	30	32
P-A pr pf	60	65
P, C, C & St L	94	
Pitts C pf	97	98½
P, Ft W & C	128½	
Do pf	137	140
Pitts S pf, ex div	91	93
Pitts Tft pf	104¼	104¾
P & W Va pf	85½	89
P R A Tob		75
Postum Cer pf	110	112¼
P & R pf	44	45
P S, N J, 7% pf	95	99
Pure O	8⅝	
pf	86	88
R R Sec, I C stk cfs	63¼	67
Ry St Spr	106⅜	107½
Do pf	110	115
Rem Type	33	35
Do 1st pf	90	93
Do 2d pf	97¼	100
Rens & 8s	114	
Rep I & S pf	90	90½
Reyn Tob	126	
Do pf	116	118
R Reis	14	16
Do 1st pf	68	70
Rossia Ins		89
Santa C S	1¼	1⅝
Schulte pf	112	113⅜
Sears-R pf	110	111
Shell Trans	31½	32⅜
Shell U Oil pf	92	93⅜
Sim'ns Co pf	96	99
Sinclair Oil pf	82	84
S-S S & I pf	81	82
So P R S pf	96	98
Spicer Mfg pf	87	89
Stand Mill	64	65½
Do pf	86	98
Sterl Prod	57½	58
Stern Bros pf, ex d	111	115
Studeb Co pf	113½	118
Sup Steel	22¾	23
Do 1st pf	96	103½
T P L Tr	275	310
Tide W O	101	102
Tran & W	30	32
T C R T	68	69½
Do pf	90	100
Und Type	37½	39
Do pf	112	
Un T Car	90	95
U Alloy S	30	31
U Cig Sts pf	109	114
U Drug, ex div	76	78¼
Do 1st pf	46¼	47¾
U Dyew'd	38¾	41
Do pf		95
Un Fruit	173¾	175
U P'board	9	9⅜
U S Exp	3⅝	5⅞
U S Hoff Mach	15½	16
U S Ind A pf	95	98
U S & I	93¼	94
U S Pipe	99	101
U S Smelt	22	23
Do pf	40	41
U S Tob	51⅞	54
Do pf	104	106½
Van Raalte	30	35
Do 1st pf	87	89
Va-Car Ch, B	3⅝	5½
Va L C & Coke	53	56
Do pf	83	86
Va R & P	34	36
Vulcan Det	8	12
Do A	4	
Do pf	64½	72
Do pf A	40	
Weber & H	14	14⅜
W F Exp	38	39
West E pf	112½	113½
W Pac pf	55	57
W E & M 1st pf	71¼	73
W & L E	7⅝	7⅞
White Mtr	50¼	51
W Oil cfs	½	⅝
Wilson pf	60	68
Wor Pump	22½	24
Do pf A		80
Do pf B	58	62½

India Bank Rate Higher.

LONDON, Nov. 15.—The rate of discount of the Imperial Bank of India was fixed at 5 per cent. today.

The Calcutta bank rate has been 4 per cent. since June 28.

Standard of Louisiana Cuts Price.

The Standard Oil Company of Louisiana has announced a reduction of 10 cents a barrel in Hainesville crude oil and 15 cents in Homer, El Dorado and Caddo crude.

Exempt from all Federal Income Taxes
Tax Exempt in the State of New Jersey

$594,000
Town of Kearny, New Jersey
Gold 5% School and Sewer Bonds

Dated October 1, 1923 — **Due serially October 1, 1924 to 1962 inclusive**
Principal and semi-annual interest (April 1 and October 1) payable in gold coin in New York City. Coupon bonds in the denomination of $1,000, with the privilege of full registration.

Legal investment for Savings Banks and Trust Funds in New York and New Jersey

The assessed valuation for 1923 is $42,412,597 and the net bonded debt is $2,956,443. The population, according to the 1920 U. S. Census, is 26,724.

The Town of Kearny is located midway between Jersey City and Newark, about five miles from New York City. It is an important industrial centre, among the various industries located therein being the Ford Motor Company, Swift & Company, Federal Shipbuilding Corporation and the Pennsylvania Railroad shops. The Western Electric Company and the Public Service Electric Company each have under construction new $20,000,000 plants. The completion of these two plants, together with other projected industrial construction, will raise the total assessed valuation of Kearny to about $80,000,000.

Legal opinion of Messrs. Hawkins, Delafield & Longfellow

PRICES TO YIELD
1924-1934 maturities - 4.75%
1935-1940 " - 4.70%
1941-1962 " - 4.65%

Eldredge and Company — **M. M. Freeman & Co.**

Scrip and Fractional Amounts of One Share of
B. M. T.
(New securities issued in exchange for old B. M. T. stock)
and
Liggett & Myers
All Scrip & Fractional Amounts
(of one share)
Bought—Sold—Quoted
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Members of New York Stock Exchange
120 Broadway New York
Tel. Rector 5900

ADDITIONAL ISSUE

$2,400,000
Electric Bond and Share Company
6% Cumulative Preferred Stock

Company has no mortgage or funded debt. This preferred stock is entitled to cumulative preferred dividends at the rate of 6% per annum. No dividends may be paid on the Common Stock unless, after such payment, there remains a surplus equal to at least 18% (three years' dividend requirement) on the total outstanding Preferred Stock.

For the year ended September 30, 1923, Net Income, after Federal Taxes, was $4,510,140 or more than 3½ times annual dividend requirements of $1,344,000 on the total amount of Preferred Stock outstanding, including this issue. The Net Income of the Company since its incorporation in 1905, has been sufficient to meet the Preferred dividend payments during all of that period, more than 4.1 times. Common Stock has regularly paid dividends of not less than 8% per annum since July 15, 1909.

The Preferred Stock will be followed by $22,400,000 par value of Common Stock, all owned by the General Electric Company.

Price per share $97.50 and accrued dividends, to yield about 6.15%

Bonbright & Company
Incorporated
25 Nassau Street — New York

CHICAGO The Rookery — BOSTON Shawmut Bank Building — PHILADELPHIA 437 Chestnut Street — DETROIT Union Trust Building — ST. LOUIS Boatmen's Bank Building — SAN FRANCISCO Nevada Bank Building

The information contained in this advertisement has been obtained from sources which we consider reliable. While not guaranteed, it is accepted by us as accurate.

$4,000,000
THE PALMOLIVE COMPANY
(A DELAWARE CORPORATION)
7% CUMULATIVE PREFERRED STOCK

Par Value $100 per Share — **Preferred as to Assets and Dividends**
Redeemable as a whole or in part upon 60 days' notice at 110 and accrued dividends. Callable for the Annual Redemption Fund upon 30 days' notice at 107½ and accrued dividends. Dividends payable quarterly on the 1st days of January, April, July and October, free from present Normal Federal Income Tax.

Illinois Merchants Trust Company, Chicago, Registrar — **Continental & Commercial Trust & Savings Bank, Chicago, Transfer Agent**

CAPITALIZATION
(Upon Completion of Plan)

	Authorized	Outstanding
7% Cumulative Preferred Stock	$12,000,000	$4,000,000
Common Stock, No Par Value, Class A	450,000 shares	250,000 shares
Common Stock, No Par Value, Class B	50,000 shares	none

No Mortgage Debt

From the letter of Mr. Charles S. Pearce, Vice-President of The Palmolive Company, we summarize as follows:

Business established in 1864. Has grown steadily to a recognized position in soap industry. Plants located at Milwaukee, Chicago, Portland (Oregon), Toronto (Canada), and Sydney (Australia). Net sales have grown from $801,000 in 1907 to $22,377,200 in 1922; first 9 months of 1923, $19,580,000. Net earnings past 18 months, after deduction of all taxes, have averaged over 10 times annual dividend requirements on this preferred stock issue; for past 5½ calendar years have averaged over 4 8/10 times preferred stock dividend requirements. Net tangible assets, June 30, 1923, $283 per share; net quick $184 per share. Predecessor company has unbroken record of 25 years for regular payment of dividends on preferred stock. Advertising expenditures approximating $13,000,000 in past 10 years carried in balance sheet at $1 for good will, etc. Of the proceeds of this issue of $4,000,000 of preferred stock, $3,000,000 will replace a like amount of the preferred stock (about to be retired) of the Wisconsin company, the balance to be available for working capital and for the initial steps in the development of the new plant in New Jersey. The Company cannot mortgage its property (except as to purchase money mortgages) without consent of holders of 75% of preferred stock. Annual sinking fund beginning 1926 for retirement of 3% of maximum amount of preferred stock theretofore issued. Preferred stockholders have right to elect majority of Board of Directors in event of certain defaults. No dividends may be paid on common stock that will reduce net current assets below 100% of outstanding preferred; reduce ratio of current assets to current liabilities below 2 for 1; or reduce surplus below 3 years' dividend requirements on outstanding preferred stock; also restriction against issuing any notes maturing later than one year, guaranteeing payment of dividends or retirement of stocks of other corporations. No change in ownership or management and no withdrawal or distribution of funds of company for benefit of common stockholders. Appraisals by American Appraisal Company. Legality approved by Glicksman, Gold & Corrigan, Milwaukee, Lines, Spooner & Quarles, Milwaukee, and Miller, Mack & Fairchild, Milwaukee. Audits by Arthur Andersen & Co.

A very large proportion of this issue having been placed privately, the balance is offered for subscription subject to allotment.

Price 101 and Accrued Dividend
To Yield 6.93%

MORRIS F. FOX & CO. Milwaukee, Wis. — **BOSWORTH, CHANUTE & CO.** Denver, Colorado

Stocks offered when, as and if issued, and received by us, and subject to approval by our counsel. The statements made are given as our opinion based on information which we consider reliable and upon which we ourselves have acted, but for which we do not assume responsibility. Offering made subject to prior sale and advance in price.

Bonds for Investment
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INCORPORATED
120 Broadway, New York
Philadelphia Utica Syracuse

Con. Gas Rights
Allen, Weed & Co.
1 Wall Street New York
Telephone Bowling Green 10464-5

AMES, EMERICH & CO.
Investment Securities
5 Nassau Street, New York
Telephone Rector 2402
CHICAGO MILWAUKEE

Bank & Trust Company Stocks
CLINTON GILBERT
2 WALL STREET—RECTOR 4349

BODELL & CO.
High Grade Bonds
NEW YORK
Providence Boston

WEST PENN COMPANY
An Analysis
Copies on request
DOMINICK & DOMINICK
Members New York Stock Exchange
115 Broadway Telephone Rector 1900

SAVING BANKS.
IRVING SAVINGS BANK
115 CHAMBERS ST., NEW YORK

Deposits made NOW and to December 4th inclusive will draw interest FROM Dec. 1st

Dreams Come True—If You Save!
This Bank has paid interest to Depositors every year for 72 years.
You Can Bank by Mail!

Fashions in investments

PUBLIC demand for various types of securities varies from time to time. This may be due to a financial condition—or to just the public's temporary preference. But be it public utilities or industrials—bonds, preferred or common stock—*safety of the issue* should never change.

The Nickerson engineers, auditors, legal staff and buying department are at one on this principle.

* * *

We have prepared a tabulation of 20 public utility bonds yielding up to 7%. This we will gladly send you. Ask for Booklet A-4.

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$25,000
State of Oregon
4½% Reg. Bonds
Due October 1, 1932
Legal Investment for Savings Banks and Trust Funds
Price 100 and Interest
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54 Wall St., N.Y. Tel. Hanover 9000-9597

Business in 1924

There is much uncertainty about economic conditions during the next six months.

Whether business will improve, continue on its present level, or enter upon a sharp decline is a question in which every executive is interested.

A comprehensive study of current conditions and probable future developments, based upon a scientific Index of General Business Conditions, is presented in the Weekly Letters of the Harvard Service.

Copies of recent reports and a prospectus of the Service can be secured by addressing

Harvard University Committee on Economic Research
320 Abbot Building
Cambridge, Massachusetts

Demand Poor's Ratings

RAIL HEADS EXPECT WAGE COMPROMISE

Believe Men Will Drop Demand for Increase to Avert Change in Working Conditions.

NO RESULTS THUS FAR

Eastern Presidents Discuss Conferences Held With Employes of Various Roads.

Demand of the Big Four Brotherhoods for 20 per cent. increases in wages will end in complete failure in the opinion of the heads of the Eastern railroads, who discussed the subject at the monthly meeting of the Eastern Presidents' Conference, held yesterday at the Bankers' Club. The meeting brought out the fact that only a few conferences had been held by the railroads with their men. In almost every instance the men made wage demands, and the railroads in turn requested revision of the working rules, including the elimination of the time-and-a-half overtime charges. The representatives of the employes stated that they were in no position to consider anything but their own demands and they would report back to their organizations for further instructions.

The discussion of the railway executives yesterday further developed the fact that with the exception of the Pennsylvania Railroad and the Hocking Valley the secondary conferences had not been called. Some of the officials took the view that the cost of living did not justify any increase at this time.

Predictions were made at the meeting that the Big Four Brotherhoods would not take their case before the Labor Board. The recent decision by which the telegraphers were refused an increase by that body, it was predicted, would be a precedent for a decision in the case of the representatives of the brotherhoods.

In the opinion of some of the officials at yesterday's meeting the whole matter will probably end in a compromise, by which the employes will agree to withdraw their demands for increases in wages if the managers agree to drop the discussion of a change in working conditions.

Demands of the Big Four Brotherhoods requested an approximate return to the peak wages scale of 1920.

CURB MARKET LISTINGS.

Oil, Mining and Manufacturing Shares Admitted to Trading.

The Board of Governors of the New York Curb Market Association has admitted the following securities to the trading list:

Latin-American Oil Development Corporation, a prospect, 5,000,000 authorized capital shares, par $1.

Kelsey Motor Company, 250,000 authorized capital shares of no par value.

Hawthorne Mines, incorporated, 5,000,000 authorized capital shares, par $1.

Chicago Nipple Manufacturing Company, 50,000 authorized class A shares, par $50.

Chicago Nipple Manufacturing Company, stock trust certificates representing 50,000 authorized class B shares, par $50.

Continental Gas and Electric Corporation, 300,000 shares 7% cumulative prior preferred stock, par $100. 200,000 shares 7% cumulative prior preferred stock, par $100, "when issued," and 50,000 authorized shares of 6% cumulative preferred stock, par $100.

Mercurbank (Vienna, Austria), 100,000 American shares without par value, one American share representing five Austrian shares of the par value of 300 kronen each, "when issued."

Yellow Taxi Corporation, New York, rights to subscribe to additional capital stock, "when issued," under plan contained in notice issued to stockholders on Nov. 9.

MARKET AVERAGES.

STOCKS.

YESTERDAY'S RANGE.

	High.	Low.	Last.	Net Ch'ge.
25 railroads	86.01	85.36	85.86	— .15
25 industrials	105.67	104.66	105.06	+ .19
50 stocks	92.34	91.52	91.82	+ .01

DAILY RANGE OF 50 STOCKS.

	High.	Low.	Last.	Net Ch'ge.
Nov. 14	92.56	91.42	91.51	— .23
Nov. 13	92.49	91.49	92.04	+ .23
Nov. 12	92.56	91.38	91.76	— .24
Nov. 10	92.11	91.52	92.00	+ .36
Nov. 9	92.27	91.22	91.64	+ .02
Nov. 8	91.96	90.56	91.62	+ .91

MONTHLY RANGE OF 50 STOCKS.

	High.		Low.		Last.
*1923.	92.56	Nov. 12	79.30	Nov. 1	91.82
1922.	89.35	Nov. 9	80.02	Nov. 27	83.23
1921.	68.68	Nov. 23	64.64	Nov. 1	67.85
1920.	82.00	Nov. 4	68.85	Nov. 20	71.62
1919.	95.50	Nov. 5	84.15	Nov. 29	85.84

YEARLY RANGE OF 50 STOCKS.

*1923.	92.52	Mar. 6	77.15	Oct. 29	91.82
†1922.	95.06	Oct. 18	66.21	Jan. 16	83.56

Full Years.

1922.	95.06	Oct. 18	66.21	Jan. 10	86.89
1921.	76.13	May 6	58.25	June 21	68.50
1920.	94.07	Apr. 5	82.70	Dec. 22	87.90
1919.	99.89	Nov. 5	79.73	Jan. 21	89.60
1918.	89.16	Nov. 12	64.12	Jan. 15	78.59

DOMESTIC BONDS.

YESTERDAY'S CLOSE.

		Net Change—Day.	Month.	Year.
40 issues	76.49	—.19	+.29	—2.17

DAILY RANGE OF DOMESTIC BONDS.

Nov. 14	76.68	—.04	Nov. 7	76.32	—.10
Nov. 13	76.72	+.18	Nov. 6	Holiday.	
Nov. 12	76.59	+.07	Nov. 5	76.42	—.03
Nov. 10	76.52	+.16	Nov. 3	76.45	+.06
Nov. 9	76.36	+.06	Nov. 2	76.40	+.11
Nov. 8	76.32		Nov. 1	76.29	+.37

YEARLY RANGE OF 40 BONDS.

*1923.	79.43	Jan. 31	76.58	Oct. 2	76.40
†1922.	82.56	Aug. 22	75.01	Jan. 3	78.66

Full Years.

1923.	82.54	Aug. 22	75.01	Jan. 3	79.12
1921.	76.31	Nov. 29	67.56	June 20	73.27
1920.	73.14	Oct. 21	65.57	May 20	68.66
1919.	79.05	June 2	71.05	Dec. 7	72.00
1918.	82.36	Nov. 12	75.05	Sep. 27	78.79

FOREIGN BONDS.

YESTERDAY'S CLOSE.

		Net Change—Day.	Week.	Month.
10 Govt. issues	96.02	—.08	—.45	—1.04

DAILY RANGE IN FOREIGN BONDS.

Nov. 14	96.17	—.07	Nov. 7	96.45	—.05
Nov. 13	96.17	—.01	Nov. 6	Holiday.	
Nov. 12	96.16	—.17	Nov. 5	96.47	+.17
Nov. 10	96.33	+.10	Nov. 3	96.31	—.11
Nov. 9	96.23	—.24	Nov. 2	96.42	—.20
Nov. 8	96.47	+.05	Nov. 1	96.62	+.06

YEARLY RANGE IN FOREIGN BONDS.

	High.		Low.		Last.
*1923.	101.14	June 17	96.02	Jan. 30	96.02

*To date.
†To corresponding date last year.

SILVER PRODUCERS MEET.

Take Preliminary Steps to Form Export Association.

Preliminary steps in the organization of a Silver Export Association were taken yesterday at a meeting of silver producers and exporters at the Waldorf-Astoria Hotel. C. F. Kelley, President of the Anaconda Copper Mining Company and Chairman of a committee of fifteen which previously had been designated to effect the organization and form the policies of the association, presided. A further session will be held today.

The reduction in the price of silver caused by the termination of Government purchases under the Pittman act led to the formation of this committee, which, it is understood, will function as a sort of executive committee for the entire silver industry, including silver mining interests in the United States, Canada, Mexico and South America.

Crude Oil Output Falls Again.

Crude oil production in the United States last week registered another sharp decline. Total production for the country averaged 2,238,750 barrels daily, according to the American Petroleum Institute, a drop of 17,100 barrels, compared to the previous week, when output averaged 2,255,850 barrels daily. In the same week last year production averaged 1,640,000 barrels. California showed a decline of 22,000 barrels, the total averaging 703,400 barrels daily, against 725,400 in the previous week. Arkansas and Oklahoma also reported large reductions, but Wyoming and Montana, and Central Texas and Northern Louisiana reported increases.

FOREIGN EXCHANGE

Decline in Rates Continued—Unending Supply Brings New Lows in Its Wake.

European exchanges sagged again yesterday on a continuation of the selling which has operated to depress rates over the past fortnight. Houses seemed to be possessed of a supply of these selling orders and on their unremitting offer broke London, French, Holland and Spanish bills to new low points, with sharp declines in Italian, Belgian and other Continentals. There were scattered periods of strength on speculative covering, but the main body tapered off to a finish generally at the season's low.

London checks were cabled here at $4.32¾, but first trades were reported at $4.33⅜, about where they left off on Wednesday, and after a fractional advance turned weak on offerings to $4.32 5-16, the new low point. French francs likewise started weak, opening at 5.41 cents, bettered this in preliminary dealings, but closed at 5.31½ cents, a record low for all time. Italian was maintained about 2 points above a new bottom at 4.22⅜ cents, while Holland exchange at 37.27 cents, Spanish at 12.91 cents were fresh lows. Belgian declined 8½ points to 4.53½ cents, with the Swiss and Scandinavians weak.

German marks were nominally quoted at 25 cents per trillion marks, or at the rate of 4,000 billion for one dollar, compared with 1,333 billion a week ago and 6,000 a year ago.

THURSDAY, NOV. 15, 1923.

RANGE OF RATES, SIGHT EXCHANGE.

	High.	Low.	Wednesday's Final.	Final
LONDON	$4.33¾	$4.33¼	$4.33⅜	$4.33⅝
PARIS	5.41⅛	5.31½	5.31½	5.42
ROME	4.28⅝	4.22⅝	4.24	4.27
AMSTERDAM	37.36	37.27	37.29	37.40
BERLIN	4,000	4,000	4,000	4,000
MADRID	12.90	12.91	12.91	12.90
STOCKHOLM	26.28	26.22	26.29	26.25

*Value of $1 in billions of marks.

CLOSING RATES.

In the subjoined table the quotation on sterling represents dollars and decimals of a dollar; all others represent cents and decimals of a cent. Quotations preceded by the decimal mark indicate a price measured in fractions of a cent.

Europe.

	Wednesday.	Tuesday.	Week Ago.	Year Ago.
STERLING—Par $4.86⅝ per sovereign.				
Demand	4.33¼	4.33¾	4.43	4.47¼
Cables	4.33⅜	4.33¾	4.43¼	4.47½
Com. 60 days	4.30½	4.31	4.40⅝	4.44⅝
Com. 90 days	4.29½	4.29¾	4.39¼	4.43
FRANCE—Par 19.3 cents per franc.				
Demand	5.31⅛	5.42	5.71½	6.91
Cables	5.32	5.42¼	5.72	6.01⅛
ITALY—Par 19.3 cents per lira.				
Demand	4.24	4.27	4.43¼	4.70⅛
Cables	4.24½	4.27⅛	4.43⅝	4.71
BELGIUM—Par 19.3 cents per franc.				
Demand	4.65⅜	4.64	4.91½	6.43
Cables	4.66	4.64½	4.92	6.43½
GERMANY—Par 23.8 cents per mark.				
Demand	.000000000025	.000000000020	.000000000075	.01⅛
Cables	.000000000025	.000000000020	.000000000075	.01⅛
AUSTRIA—Par 20.3 cents per crown.				
Demand	.0014⅛	.0014¼	.0014¼	.0013⅛
Cables	.0014⅛	.0014¼	.0014⅛	.0013⅛
CZECHOSLAVAKIA—Par 20.3 cents per crown.				
Cables	2.89¼	2.80	2.91¼	3.20
Demand	2.89¼	2.80	2.91½	3.20
DENMARK—Par 26.8 cents per krone.				
Demand	16.92	16.94	16.85	20.17
Cables	16.95	16.97	16.88	20.19
FINLAND—Par 19.3 cents per finmark.				
Demand	2.68	2.67½	2.68	2.51
Cables	2.68	2.67½	2.68	2.51
GREECE—Par 19.3 cents per drachma.				
Demand	1.60	1.60	1.63	1.58
Cables	1.63	1.63	1.66	1.61
HOLLAND—Par 40.2 cents per florin.				
Demand	37.20	37.40	38.40	39.24
Cables	37.33	37.44	38.47	39.29
HUNGARY—Par 20.3 cents per crown.				
Demand	.0054	.0054	.0055	.04⅛
Cables	.0054	.0054	.0055	.04⅛
NORWAY—Par 26.8 cents per krone.				
Demand	14.39	14.37	14.37	18.34
Cables	14.42	14.40	14.40	18.36
POLAND—Par 23.8 cents per mark.				
Demand	.000060	.000060	.000060	.0063
Cables	.000060	.000060	.000060	.0063
PORTUGAL—Par $1.0805 per escudo.				
Demand	3.70	3.72	3.94	4.54
Cables	3.75	3.73	3.99	4.64
RUMANIA—Par 19.3 cents per leu.				
Demand	.52½	.53	.50½	.65
Cables	.52½	.53	.50½	.65
SPAIN—Par 19.3 cents per peseta.				
Demand	12.91	12.96	13.21	15.27
Cables	12.93	12.98	13.23	15.29
SWEDEN—Par 26.8 cents per krona.				
Demand	26.25	26.25	26.32	26.83
Cables	26.28	26.28	26.35	26.85
SWITZERLAND—Par 19.3 cents per franc.				
Demand	17.44	17.47	17.69	18.38
Cables	17.46	17.49	17.71	18.40
YUGOSLAVIA—Par 19.3 cents per dinar.				
Demand	1.15	1.16¼	1.16¼	1.62
Cables	1.15	1.16¼	1.16¼	1.62

Far East.

CHINA—Cents per silver dollar for Hongkong; per tael for Shanghai and Peking.				
Hongkong—				
Demand	50.50	50.88	51.63	53.00
Cables	50.625	51.00	51.75	53.125
Peking—				
Demand	73.75	73.75	74.00	75.00
Shanghai—				
Demand	70.50	70.38	70.13	70.38
Cables	70.625	70.50	70.25	70.50
INDIA—Calcutta: Cents per rupee, nominally stabilized at one-tenth of a pound sterling.				
Demand	50.42	50.37	50.92	29.62
Cables	50.55	50.50	51.05	29.75
PHILIPPINE ISLANDS—Manila: Par 50 cents per silver peso.				
Demand	49.375	49.375	49.25	50.00
Cables	49.625	49.625	49.50	50.25
JAVA—Par 40.2 cents per florin.				
Demand	37.00	37.50	38.50	39.00
JAPAN—Par 49.8 cents per yen.				
Demand	48.13	48.00	48.38	48.38
Cables	48.25	48.12	48.50	48.50

South America.

ARGENTINA—Par 42.44 cents per Argentine paper dollar.				
Demand	31.375	31.25	31.625	36.03
Cables	31.50	31.375	31.75	36.08
BRAZIL—Par 32.45 cents per paper milreis.				
Demand	8.65	8.70	8.55	12.63
Cables	8.70	8.75	8.60	12.10
CHILE—Par 36.5 cents per paper peso.				
Demand	11.00	11.60	11.40	12.60
Cables	11.05	11.05	11.45	12.63
PERU—Par $4.866⅔ per pound.				
Checks	4.03	4.03	4.05	4.20
Cables	4.04	4.04	4.06	4.21
URUGUAY—Par $1.0342 per gold peso.				
Demand	72.20	71.81	72.46	80.62
Cables	72.35	72.16	72.81	80.97

Canada.

MONTREAL—Par 100 cents per Canadian dollar.				
Demand	98.28	98.22	98.40	1.00⅛

Russian Currency.

Prices for pre-revolution Russian ruble notes were as follows: Par 51.40 cents per ruble.

	Bid.	Asked.
100 ruble notes, per ruble	.01⅛	.12
500 ruble notes, per ruble	.02⅛	.05

COAL SHIPMENTS DECLINE.

Total of Anthracite Moved in October Was 6,564,526 Gross Tons.

Shipments of anthracite for October amounted to 6,564,526 gross tons, a decrease of 3,000 from the same month last year, according to figures compiled by the Anthracite Bureau of Information. These figures, the bureau says, are not comparable with September of this year since there were no shipments in approximately two-thirds of the month on account of the strike.

The following table shows a comparison of October with the same month in the last two years:

	October, 1923.	October, 1922.	October, 1921.
Phil. & Reading	1,306,425	1,346,092	1,104,328
Lehigh Valley	1,174,766	1,166,125	1,048,900
C. R. R. of N. J.	564,471	617,688	570,189
D. L. & W.	1,017,231	936,375	750,402
Del. & Hudson	861,705	826,219	886,376
Pennsylvania	576,145	579,396	492,622
Erie	707,076	701,270	618,034
N. Y. Ont. & W.	174,707	170,805	126,928
Lehigh & N. E.	282,798	292,941	258,311
	6,564,526	6,567,226	5,872,753

Moon Motor Sales Show Increase.

The Moon Motor Car Company for the nine months ended Oct. 30 reports net earnings of $932,107 after reserves for depreciation but before estimated Federal taxes. Net sales of cars and parts for the period totaled $6,171,583, against total sales of $6,877,159 for the full year 1922. The earnings for the nine months are equal to $5.12 a share on the 180,000 shares of no par value common stock outstanding, before provision for taxes.

Stock Exchange Seats Sold.

The New York Stock Exchange membership of Samuel Weiss was sold yesterday to P. H. Rush Toland and the membership of James E. Alden was sold to Robert A. Kohlose Jr., the consideration in both cases being nominal. Henry S. Curtiss has been elected a member of the Exchange.

BONDS ON STOCK EXCHANGE

Continued from Page Twenty Five.

DOMESTIC BONDS.

15..... 90
Nor Am Edis Co s f 6s. Ser A. 1952
1..... 91⅝
3..... 91¼
5..... 91⅛
2..... 91¼
1..... 91¼
1..... 91¼
6¼s. 1936
Nor Ohio 5s. 1945
7..... 83½
2..... 83
N Ohio Trac & Lgt ref 6s. Ser A. 1947
3..... 90¼
4..... 90¼
1..... 91¼
1..... 91⅝
1..... 92
Northn Pac 4s. 1997
7..... 87⅜
4s35 r. 82⅜
10..... 82¼
10..... 82¼
5s. 1938
1..... 89½
Philippine Ry 4s. 1937
43
Pierce-Arrow deb 8s. 1943
8..... 73⅝
10..... 73⅝
10..... 73½
Pitts C C & St L gtd 4½s ser A. 1940
..... 93½
Portland Gen El 5s. 1935
1..... 93
Portland Rys 5s. 1930
2..... 87
L & P 6s. ser B. 1947
1..... 92
1..... 92¼
Pressed Stl Car cv 5s. 1933
5..... 90
Producers & Rf s f 8s. 1931
2..... 103½
Public Corp s f 5s. 1959
2..... 80
Punta Alegre Sug s f 7s. 1937
3..... 107¼
3..... 107¼
25..... 107¼
10..... 107
Reading gen 4s.
14..... 87
58..... 87¼
Remgtn Arms 1st 5s. ser A. 1937
1..... 93
Rep Iron & Stl 5½s. 1953
1..... 107¼
Robbins & M s f 7s. 1942
2..... 93½
St Law & Adir 1st 5s. 1996
1..... 80
St L Ir Mt & So gen 5s. 1951
1..... 95
1..... 95¼
River & G 4s. 1933
3..... 73¾
3..... 73¾
unify & ref 4s. 1929
8..... 85¼
St L Rocky M & Pac 5s.
1..... 78¾
1..... 79¾
St L & San Fr prior lien 4s. ser A. 1950
2..... 66¾
2..... 66¾
15..... 66¾
10..... 66¾
prior in 5s. ser B. 1950
25..... 80
1..... 80¼
1..... 80
prior in 6s. ser C. 1928
10..... 96¾
5..... 98¾
1st mtg 6½s. ser D. 1942
1..... 87½
1..... 88
2..... 87½
adj 5s. 1955
1..... 72¾
1..... 72½
1..... 72¾
1..... 72¾
10..... 72¾
1..... 72¾
1..... 72½
Income 6s. 1960
4..... 57¼
15..... 57¾
5..... 57⅞
22..... 58
1..... 58¼
1..... 57¾
1..... 58
10..... 58
5..... 57¾
10..... 57⅝
5..... 57¾
3..... 57⅞
St L Southwn con 4s. 1932
1..... 76
1st term 5s. 1952
7..... 74⅝
San An & A P 4s. 1943
5..... 71½
Seabd Air L gold 4s. 1950 stamped
1..... 88¼
ref 4s. 1955
2..... 46¾
46¾
con 5s. 1945
10..... 67¾
5..... 67⅞
1..... 67½
19..... 67¾
adj 5s. 1949
1..... 40⅝
3..... 40¾
43..... 40⅞
10..... 40⅝
10..... 40⅞
19..... 40¾
11..... 40⅝
40..... 40⅞
23..... 41
Sheffield Frms 1st & ref 6½s. 1942
1..... 101
1..... 101¼
1..... 101½
Sinclair Con Oil 7s. 1937
4..... 91¾
6..... 91¼
5..... 91⅛
5..... 91¾
1st Sink. 1939 ser B. temp
1..... 85¼
1..... 85¼
Sinclair Crude Oil pur 6½s. ser A. 1925
15..... 96¼
10..... 96¾
1..... 96¾
ser C. 1938
2..... 96¾
Sinclair Pipe Lines s f 5s. 1942, int ctfs
5..... 90⅝
1..... 89⅞
1..... 89⅝
3..... 89¾
3..... 89⅝
1..... 89¾
So Bell T & T 1st 5s. 1941
1..... 95½
1..... 95¾
1..... 94¾
So Col Pow 1st 5s. ser A. 1947
4..... 87
So Pac cv 4s. 1929
1..... 93¾
10..... 93⅝
17..... 93⅜
cv 5s. 1934
1..... 100
1st ref 4s. 1955
13..... 87⅛
4..... 87⅜
1s7f.. 87⅛
So Pac San Fr Ter 4s. 1950
10..... 81¼
1..... 81⅛
Sou Ry 1st 5s. 1994
2..... 93½
2..... 93¾
1..... 93¼
2..... 93⅝
gen 4s. 1956
2..... 87⅞
15..... 68
5..... 67⅞
10..... 68
5..... 67⅞
5..... 68¼
devel 4½s. 1956
22..... 100⅜
1..... 100⅜
10..... 100⅜
1..... 100⅛
4..... 100⅜
9..... 100⅜
1..... 100⅜
2..... 100⅜
St L div 4s. 1951
2..... 80
Stand G & E cv 6s. 1926
1..... 99¾
Std Stl Tube sen s f 7s. 1951
2..... 109¼
1..... 103⅝
5..... 103¼
Sugar Estates of Oriente 7s. 1942
1..... 93⅝
1..... 93¼
Tenn Elec 1st & ref 6s. ser A. 1947
1..... 93⅜
Tenn Coal I & R gen 5s. 1951
1..... 90⅞
Tex & Pac 1st 5s. 2000
1..... 91¾
La div B 5s. 1931
1..... 90
3..... 90¼
Third Av ref 4s. 1960
15..... 52
5..... 52⅛
adj 5s. 1960
1..... 44⅜
6..... 45
1..... 44⅜
2..... 44⅝
10..... 44⅜
Tide Water O Stk. 1931
15..... 102¾
15..... 102⅞
1..... 103⅛
4..... 103½
Toledo Ed 1st 7s. 1941
2..... 106⅜
1..... 89⅞
1..... 89⅝
1..... 89⅞
1..... 89¾
1..... 89⅝
1..... 89¾
1..... 89⅝
1..... 89¾
1..... 89⅝

BRASS AND COPPER OUTLOOK IS BRIGHT

New Outlets for Disposition of Metal Developed by Research Association.

ANNUAL MEETING HELD

R. L. Agassiz of Calumet and Hecla Company Elected President of Organization.

The Copper and Brass Research Association held its third annual meeting yesterday at its headquarterh, 25 Broadway. The work of the association, which is an unincorporated, voluntary organization, was reviewed by R. L. Agassiz, President, who said in part:

"The program for 1924, as approved by the members at today's meeting, provides for an extension of the association's activities in line with our plans to develop new and increased outlets for brass and copper. We feel that the association is serving satisfactorily the purpose for which it was created and that much progress already has been made.

"Copper consumption in the United States at the present time is about 70 per cent. of the world's production. Our survey of channels of consumption indicates that the ultimate or potential demand for copper and brass in this country has by no means been reached."

The following were elected directors for the ensuing year, the first eight mentioned comprising the Executive Committee:

R. L. Agassiz, President Calumet & Hecla Consolidated Copper Company; Edward H. Binney, President C. C. Hussey & Co.; Stephen Birch, President Kennecott Copper Corporation; F. S. Chase, President Chase Metal Works; Walter Douglas, President Phelps Dodge Corporation; Charles Hayden, Vice President Chino, Nevada Consolidated, Ray Consolidated and Utah Copper Companies; C. F. Kelley, President Anaconda Copper Mining Company; H. J. Howland, Secretary and Sales Manager Rome Brass and Copper Company; J. W. Allen, Treasurer Greene-Cananea and Inspiration Consolidated Copper Companies; Henry F. Bassett, President Taunton-New Bedford Copper Company; H. C. Bellinger, Vice President Chile Exploration Company; J. Parke Channing, Vice President Miami Copper Company; Joseph Clendenin, Braden Copper Company; Carl F. Dietz, President Bridgeport Brass Company; B. Goldsmith, President the National Brass and Copper Company; N. O. Goss, President Scoville Manufacturing Company; Robert E. Gross, President the East Butte Copper Mining Company; U. T. Hungerford, President U. T. Hungerford Brass and Copper Company; C. V. Jenkins, Treasurer Chino and Utah Copper Companies, Secretary-Treasurer Nevada Consolidated Copper Company; Assistant Secretary Ray Consolidated Copper Company; William Loeb, Vice President American Smelting and Refining Company; H. P. Paull, auditor Calumet & Arizona Mining and New Cornelia Copper Companies; Dr. R. C. Raymond, United Verde Extension Mining Company; A. B. Seelig, manager Michigan Copper and Brass Company; W. Parsons Todd, manager of sales Copper Range Company.

The directors elected the following officers:

President, R. L. Agassiz; Vice Presidents, C. F. Kelley, F. S. Chase, Walter Douglas, H. J. Rowland and U. T. Hungerford; Treasurer, Stephen Birch; Secretary, George A. Sloan; Manager, William A. Willis.

CAR LOADINGS SET A RECORD FOR WEEK

Total Passes Million for the Twentieth Time in the Last Twenty-Four Weeks.

Freight loadings in the week ended Nov. 3 totaled 1,035,776 cars, the highest in any corresponding week in the history of the railroads, according to the figures of the American Railroad Association. Although this was a decline of 58,189 cars from the previous week, it was 55,925 cars more than the corresponding week of last year and 198,200 in excess of the same week in 1921. The decline in comparison to last week is probably seasonal, according to the American Railway Association.

Last week was the twentieth out of the past twenty-four in which loadings exceeded 1,000,000 cars. The other four weeks contained holidays, so that the rate of car loadings has been practically at the million-a-week mark for the past twenty-four weeks, according to railroad executives.

Car loadings for the past four weeks compared to the corresponding weeks for the past three years follow:

	1923.	1922.	1921.	1920.
Nov. 3	1,035,776	979,851	837,576	915,615
Oct. 27	1,073,965	999,027	950,693	981,242
Oct. 20	1,072,881	980,998	983,292	1,008,118
Oct. 13	1,084,458	960,487	910,529	1,018,818

The high record for all time was made in the week of Oct. 13, this year, when 1,084,458 cars were loaded. Previous to 1923 the high record was 1,018,330 cars in the week of Oct. 15, 1920. In 1922 the highest loadings for any one week were those of Oct. 28, when 1,014,450 cars were loaded.

TOBACCO DEAL APPROVED.

American Will Pay $4,000,000 Cash to Products Corporation.

Stockholders of the Tobacco Products Corporation, at a special meeting in Richmond, Va., yesterday approved the recent contract with the American Tobacco Company, whereby the latter will take over the manufacturing properties and leases of the Tobacco Products Corporation for a period of ninety-nine years, and all brands of cigarettes and smoking and chewing tobaccos. Under the contract the American Tobacco Company will pay the Tobacco Products Corporation $4,000,000 in cash and will guarantee a payment of $2,500 000 annually for the use of the property and trademarks. The cash consideration will be turned over within the next four days. Assets turned over to the American Tobacco Company are valued at $11,000,000.

In connection with the action taken by the stockholders, George J. Whelan issued the following statement:

"This contract will permit prompt retirement of the $4,000,000 7 per cent. notes of Tobacco Products. In connection with the plans to retire the $8,000,000 7 per cent. preferred, between $3,000,000 and $3,000,000 of this issue already has been purchased.

"Thus the 440,000 7 per cent. Class A shares will soon be the senior issue. With an annual return from American Tobacco of $2,500,000 this issue practically becomes a guaranteed first preferred stock. It is estimated that the income of the real estate and of United Cigar Stores business, coupled with the annual payment of $2,500,000 by American Tobacco, will provide Tobacco Products with an assured annual income of more than $4,000,000. Dividend requirements on the 7 per cent. Class A shares total slightly over $3,000,000 annually, so that if United Cigar Stores did not earn a dollar from its operation of its 2,400 stores and agencies and did not receive a cent from its holdings of Montgomery Ward and other investments, it would still have income to more than meet the dividend on the Class A shares."

Joins Coal & Iron National Bank.

Charles E. Park, Jr., has been elected Vice President of the Coal and Iron National Bank. He will be in charge of the bond department. Mr. Park was formerly a member of the firm of Hitt, Farwell & Park.

RESERVE RATIO RISES AT BANK OF ENGLAND

French Bank Reduces Circulation 602,107,000 Francs—State Repays 200,000,000.

Yesterday's statement of the Bank of England showed the following changes for the last week.

Gold coin and bullion	increased	£11,262
Reserve in banking dept.		
gold and notes	increased	669,000
Notes in circulation	decreased	658,000
Loans on Government securities	increased	$30,000
Loans on other securities	decreased	160,000
Notes in reserve	decreased	669,000
Public deposits	decreased	3,485,000
Other deposits	increased	4,755,000

Proportion of the Bank's reserve to deposit liabilities this week is 19.25 per cent.; last week it was 18.90 per cent.; two weeks ago it was 18.97. The 20.33 per cent. of Oct. 26 was the highest percentage since March 24, 1920; the lowest of 1923 to date was 13.78 per cent., on Jan. 3. The highest percentage since the war began was 23.50, on March 17, 1920; the lowest 7.30, on Dec. 30, 1920.

The statement compares as follows with the corresponding week one and two years ago:

	1923.	1922.	1921.
Total gold holdings	£127,822,856	£127,487,711	£128,420,853
Reserve in banking dept. gold and notes	23,232,000	23,368,406	22,467,663
Notes in circulation	124,195,000	122,519,305	124,403,190
Public deposits	14,856,000	16,192,217	17,892,614
Other deposits	105,805,000	106,425,347	105,018,211
Government securities	49,630,000	49,091,290	37,301,750
Other securities	71,470,000	67,882,855	80,833,555
Ratio of reserve	19.25	19.03	18.27

The Bank of England's official minimum discount rate remained unchanged at 4 per cent., to which it was advanced from 3 per cent. on July 5. At this date of last year the rate stood at 3 per cent., at 5 per cent. in 1921, at 7 in 1920, at 6 in 1919, at 5 in 1918 and 1917, at 6 in 1916, and at 5 in 1915 and 1914.

The Bank of France.

The weekly statement of the Bank of France shows the following changes in francs:

Gold in hand	increased	204,000
Silver in hand	increased	158,000
Notes in circulation	decreased	602,107,000
Treasury deposits	increased	60,527,000
General deposits	increased	130,009,000
Bills discounted	increased	30,650,000
Advances	decreased	26,832,000

The State repaid to the Bank 200,000,000 francs during the week. Advances to the State now stand at 22,900,000,000 francs, as against 23,000,000,000 a year ago this week and 24,600,000,000 two years ago. Largest amount ever reached by these advances, 26,700,000,000 in May, 1921, smallest during the last three years, 21,200,000,000, in March, 1922.

The principal items in the statement compare as follows with the same date one and two years ago, in francs:

	Gold.	Silver.	Circulation.
1923	5,538,626,425	295,837,000	37,439,366,000
1922	5,535,385,250	288,081,485	26,917,601,000
1921	5,523,986,962	275,717,217	37,376,499,975

The highest point which the Bank of France's outstanding note circulation ever reached was 39,645,896,000 francs, on Nov. 8, 1920. The lowest point in 1922 was 35,281,890,295, on March 23, which was the lowest of any week since Aug. 28, 1919. Highest this year was the 37,824,852,000 francs of April 5, lowest the 36,388,138,000 of May 24.

The Bank's official discount rate remains unchanged at 5 per cent., to which it was reduced on March 11, 1922.

FOREIGN STOCK MARKETS.

Unsettlement on French Stock Exchange—Sterling Up Sharply at Paris.

LONDON, Nov. 15.—Trading was quiet on the Stock Exchange today.

Old 2½ per cent. consols ¼ higher at 56⅜; 5 per cent. war loan ⅛ higher at 100¼; 4½ per cent. war loan unchanged at 96⅜.

De Beers Mining, 12½; Rand Mines, 3; both unchanged.

PARIS, Nov. 15.—Trading was unsettled on the Bourse today, owing to the latest developments in the Ruhr situation. Three per cent. rentes, 90 centimes lower at 54 francs 30 centimes; 5 per cent. war loan, 45 centimes lower at 70 francs 65 centimes. Exchange on London quoted 1 franc 25 centimes higher at 80 francs 50 centimes per sovereign; American dollars, 18 francs 47½ centimes, against 18.19½ yesterday.

RESERVE BANK POSITION.

Comparison of This Week's Items With Those of Other Periods.

In this week's statement of the Federal Reserve system and for the Reserve Bank of New York no new high or low records were reported either in gold holdings, rediscounts or note circulation.

Following is the comparison of the highest and lowest figures of the Reserve system in 1923 to date and in previous full years. Figures are in thousands of dollars.

Total Gold Holdings.

	High.		Low.	
1923	$3,139,257	June 13	$3,049,451	Jan. 3
1922	3,089,980	Oct. 11	2,875,289	Jan. 4
1921	2,570,944	Dec. 28	2,080,582	Jan. 7
1920	2,059,333	Dec. 30	1,924,561	Mar. 19
1919	2,201,804	June 6	2,068,788	Aug. 29
1918	2,690,274	Dec. 27	1,687,720	Jan. 4
1917	1,671,135	Dec. 28	742,062	Jan. 5
1916	732,396	Dec. 29	484,660	May 5
1915	542,413	Dec. 30	251,306	Jan. 29

Rediscounts.

	Secured by	High.		Low.	
1923	Govt. col.	$477,053	July 4	$281,998	Jan. 10
1923	Other col.	481,503	Oct. 3	219,769	Jan. 31
		High.	1922.	Low.	1922
1922	Govt. col.	477,456	Jan. 4	115,338	July 28
1922	Other col.	335,111	Jan. 4	257,045	Aug. 16
		High.	1921.	Low.	1921.
1921	Govt. col.	1,194,563	Jan. 7	431,891	Nov. 16
1921	Other col.	1,502,813	Jan. 7	692,640	Dec. 28
		High.	1920.	Low.	1920.
1920	Govt. col.	1,572,980	Feb. 27	1,141,036	Dec. 30
1920	Other col.	1,816,116	Dec. 3	716,465	Jan. 30
		High.	1919.	Low.	1919.
1919	Govt. col.	1,883,476	May 16	1,414,950	Dec. 19
1919	Other col.	684,514	Dec. 26	172,568	May 9

Reserve Note Circulation.

		High.		Low.	
1923		$2,411,056	Jan. 3	$2,187,729	Aug. 1
1922		2,464,121	Dec. 27	2,122,010	June 14
1921		3,370,023	Jan. 7	2,366,006	Nov. 30
1920		3,404,931	Dec. 23	2,850,941	Jan. 30
1919		3,057,646	Dec. 26	2,450,720	Jan. 31
1918		2,685,244	Dec. 28	1,234,934	Jan. 25
1917		1,246,458	Dec. 28	259,768	Jan. 26
1916		275,352	Dec. 29	152,244	June 30
1915		159,026	Dec. 30	14,500	Jan. 29

Ratio of Reserve.

With previous percentages computed on the basis introduced by the Reserve Board on March 18, 1921, the highest and lowest reserve percentages of the Federal Reserve system compare as follows:

	High.		Low.	
1923	78.2	July 25	71.3	Jan. 6
1922	80.4	Aug. 9	71.1	Jan. 3
1921	73.1	Dec. 7	66.4	Jan. 7
1920	48.0	Dec. 17	40.5	May 14
1919	51.1	Feb. 7	42.5	Dec. 26
1918	62.9	Feb. 2	47.9	Dec. 6
1917	69.5	Mar. 20	60.5	Dec. 29

The reserve percentages of the New York Reserve Bank compare as follows:

	High.		Low.	
1923	87.6	June 29	75.0	Jan. 3
1922	89.6	Jan. 28	79.3	Jan. 4
1921	84.1	Sept. 21	58.5	Feb. 26
1920	42.5	Sept. 24	35.8	Feb. 20
1919	52.9	June 30	33.6	Dec. 26
1918	66.4	Aug. 2	41.7	Dec. 27

John W. Doty Sails for Italy.

John W. Doty, President of the Foundation Company, yesterday sailed for Italy in connection with contracts recently obtained by the company for improvements in the Bay of Naples. Mr. Doty is expected to visit Japan before his return to this country, as the company is negotiating with Japanese firms for new construction in Peru and Colombia, South America.

Reports Early Travel to the South.

Passenger traffic to the South is beginning exceptionally early this year, according to President J. R. Kenly of the Atlantic Coast Line. He said that the October business in all departments of the railroad were in excess of last year.

GOLD AT BANKS HERE $20,400,000 DOWN

But Chicago and San Francisco Make Gains That More Than Counterbalance It.

RESERVE NOTE ISSUE DROPS

Ratio Falls and Gain in Acceptances Almost Upsets Discount Decline.

Special to The New York Times.

WASHINGTON, Nov. 15.—A further reduction of $26,300,000 in holdings of discounted bills, as against an increase of $20,400,000 in acceptances purchased in open market, together with an increase of $14,100,000 in cash reserves and a decline of $2,500,000 in Federal Reserve note circulation, are shown in the Federal Reserve Board's weekly consolidated statement of condition of the Federal Reserve Banks at close of business on Nov. 14.

Member banks' reserve deposits increased by $48,500,000 and Government deposits by $26,400,000, more than offsetting the reduction of $49,300,000 in deposit liabilities, reported the week preceding.

The reserve ratio declined from 78.5 to 75.6 per cent.

The Federal Reserve Bank of Chicago reports the largest reduction in holdings of discounted bills, $23,800,000. New York and San Francisco show declines of $12,100,000 and $8,900,000, respectively, while Richmond, Atlanta, Kansas City and Dallas report an aggregate reduction of $7,500,000.

Paper secured by United States Government obligations declined by $4,100,000 during the week to $373,500,000. Of the total held on Nov. 14, $238,500,000 was secured by Liberty and other United States bonds, $119,400,000 by Treasury notes, and $15,600,000 by certificates of indebtedness.

Federal Reserve note circulation increased by $4,700,000 at the Cleveland bank, $4,200,000 at Philadelphia, $2,500,000 at Kansas City, and $5,200,000 at five other banks. These increases were, however, more than offset by declines of $11,700,000 reported by New York, $3,700,000 by Chicago, $3,100,000 by Boston and $700,000 by Dallas.

A further increase of $11,100,000 in gold reserves is reported for the week. The Federal Reserve Bank of Chicago shows an increase of $26,300,000, San Francisco of $11,700,000, and Atlanta of $7,100,000.

The banks at New York, Boston and Philadelphia report reductions of $20,400,000, $16,600,000 and $9,400,000, respectively.

A summary of changes in the principal assets and liabilities of the Reserve banks, as compared with a week and a year ago, follow:

	Nov. 7, 1923.	Nov. 15, 1922.
Total reserves	+$14,100,000	+$4,600,000
Gold reserves	+ 11,100,000	+ 40,200,000
Total earning assets	— 5,900,000	— 29,200,000
Discounted bills: total	— 26,300,000	+138,300,000
Secured by United States Govt. obligations	— 4,100,000	+ 43,300,000
Other bills discounted	— 22,200,000	+ 95,000,000
Purchased bills	+ 20,400,000	+ 7,600,000
United States securities, total		—225,400,000
Bonds and notes	+ 2,200,000	+ 33,100,000
United States certificates of indebtedness	— 3,200,000	—142,300,000
Total deposits	+ 73,000,000	+ 42,900,000
Members' reserve deposits	+ 48,500,000	+ 53,700,000
Government deposits	+ 26,400,000	+ 11,300,000
Other deposits	— 1,900,000	+ 1,500,000
Federal Reserve notes in circulation	— 2,500,000	— 58,200,000

+Increase. —Decrease.

FEDERAL RESERVE STATEMENT.

COMPARATIVE STATEMENT OF CONDITION AT CLOSE OF BUSINESS NOV. 14.

District.	Gold Reserve.	Rediscount on Government War Paper.	Total Bills on Hand.	Due Members' Reserve Acct.	F.R.Notes in Circ'l'n.	Ratio of Deposits and F.R.Notes Notes.
Boston	$268,729,000	$19,286,000	$79,979,000	$131,550,000	$222,190,000	76.8
New York	913,298,000	117,986,000	240,706,000	695,828,000	443,898,000	79.7
Philadelphia	256,302,000	39,149,000	82,846,000	221,153,000	177,315,000	77.3
Cleveland	$12,479,000	42,574,000	99,981,000	163,748,000	246,188,000	76.4
Richmond	105,413,000	24,857,000	63,858,000	63,295,000	101,824,000	64.6
Atlanta	103,731,000	22,520,000	87,527,000	53,927,000	144,178,000	54.4
Chicago	567,916,000	29,033,000	121,908,000	283,980,000	404,136,000	83.3
St. Louis	74,944,000	20,353,000	75,778,000	68,238,000	76,844,000	57.3
Minneapolis	87,538,000	5,608,000	24,400,000	49,939,000	61,283,000	77.9
Kansas City	78,563,000	21,508,000	58,950,000	75,433,000	85,138,000	57.9
Dallas	59,039,000	3,227,000	34,789,000	58,973,000	57,450,000	54.9
San Francisco	306,043,000	16,854,000	70,855,000	154,081,000	218,796,000	61.0

In the Previous Week.

District.	Gold Reserve.	Rediscount on Government War Paper.	Total Bills on Hand.	Due Members' Reserve Acct.	F.R.Notes in Circ'l'n.	Ratio of Deposits and F.R.Notes Notes.
Boston	$285,434,000	$18,771,000	$61,815,000	$131,139,000	$225,290,000	81.6
New York	933,950,000	119,262,000	252,637,000	673,562,000	455,539,000	82.6
Philadelphia	265,617,000	35,016,000	73,534,000	115,222,000	216,905,000	79.3
Cleveland	307,982,000	35,939,000	95,666,000	158,485,000	241,502,000	78.1
Richmond	106,447,000	22,458,000	64,246,000	63,780,000	101,149,000	66.1
Atlanta	96,870,000	19,580,000	80,308,000	52,295,000	142,620,000	52.3
Chicago	541,607,000	32,591,000	147,839,000	270,186,000	407,796,000	80.9
St. Louis	70,914,000	21,579,000	70,521,000	66,814,000	75,528,000	56.4
Minneapolis	87,774,000	3,615,000	23,804,000	51,895,000	60,889,000	77.5
Kansas City	77,226,000	23,409,000	59,615,000	75,387,000	82,591,000	57.8
Dallas	55,251,000	2,380,000	33,154,000	59,315,000	58,161,000	52.0
San Francisco	294,531,000	21,527,000	78,801,000	149,437,000	217,572,000	79.5

Consolidated statement of twelve Federal Reserve Banks compares as follows:

RESOURCES—	Nov. 14, 1923.	Nov. 7, 1923.	Nov. 15, 1922.
Gold and gold certificates	$588,047,000	$573,642,000	$276,414,000
Gold settlement fund, Federal Reserve Board	584,046,000	573,514,000	651,930,000
Total gold held by banks	$972,093,000	$947,157,000	$928,344,000
Gold with Federal Reserve agents	2,107,168,000	2,107,970,000	2,078,901,000
Gold redemption fund	54,748,000	67,789,000	66,605,000
Total gold reserves	$3,134,009,000	$3,122,916,000	$3,073,848,000
Reserves other than gold	75,370,000	72,325,000	130,912,000
Total reserves	$3,209,379,000	$3,195,241,000	$3,204,760,000
*Non-reserve cash	72,860,000	68,172,000	
Bills discounted:			
Secured by U. S. Government obligations	373,536,000	377,705,000	330,285,000
Other bills discounted	417,376,000	439,747,000	222,520,000
Bills bought in open market	248,630,000	248,028,000	260,994,000
Total bills on hand	$1,039,542,000	$1,065,480,000	$813,699,000
U. S. bonds and notes	78,637,000	75,440,000	171,732,000
U. S. certificates of indebtedness	31,965,000	14,865,000	153,982,000
Municipal warrants	317,000	317,000	27,000
Total earning assets	$1,150,199,000	$1,156,089,000	$1,239,440,000
Bank premises	56,162,000	56,954,000	45,650,000
Five per cent. redemption fund against Federal Reserve Bank notes	28,000	28,000	3,535,000
Uncollected items	737,899,000	658,520,000	621,132,000
All other resources	13,945,000	14,019,000	15,070,000
Total resources	$5,290,472,000	$5,078,023,000	$5,329,587,000
LIABILITIES—			
Capital paid in	$110,025,000	$109,835,000	$106,448,000
Surplus	218,369,000	218,369,000	215,398,000
Deposits:			
Government	44,911,000	18,435,000	37,232,000
Member banks—reserve account	1,913,355,000	1,864,805,000	1,859,652,000
Other deposits	24,165,000	26,090,000	22,606,000
Total deposits	$1,982,431,000	$1,909,383,000	$1,959,510,000
Federal Reserve notes in actual circulation	2,293,948,000	2,265,556,000	2,521,219,000
Federal Reserve Bank notes in circulation—net liabilities	507,000	517,000	29,527,000
Deferred availability items	691,580,000	550,006,000	691,406,000
All other liabilities	24,506,000	23,757,000	26,279,000
Total liabilities	$5,290,472,000	$5,078,023,000	$5,329,587,000
Ratio of total reserves to deposit and Federal Reserve note liabilities combined	75.6%	76.5%	75.2%
Contingent liability on bills purchased for foreign correspondents	$35,709,000	$38,946,000	$32,501,000

*Not shown separately prior to January, 1923.

NEW YORK FEDERAL RESERVE BANK.

Comparative statement of condition at the close of business:

RESOURCES—	Nov. 14, 1923.	Nov. 7, 1923.	Nov. 15, 1922.
Gold and gold certificates	$196,561,432	$184,179,000	$182,350,000
Gold settlement fund, Federal Reserve Board	73,355,636	109,312,000	197,038,000
Total gold held by bank	$269,937,111	$293,486,000	$333,988,000
Gold with Federal Reserve agent	634,147,140	634,223,000	680,243,000
Gold redemption fund	9,240,345	5,941,000	10,805,000
Total gold reserves	$913,294,797	$933,650,000	$1,025,036,000
Reserves other than gold	17,058,834	14,853,000	34,458,000
Total reserves	$930,353,631	$948,503,000	$1,059,494,000
*Non-reserve cash	10,651,896	7,967,000	
Bills discounted:			
Secured by U. S. Govt. obligations	117,985,849	119,263,000	159,990,000
All other	44,299,660	55,168,000	34,495,000
	78,419,945	78,407,000	75,200,000
Total bills on hand	$240,705,454	$252,837,000	$269,685,000
United States bonds and notes	7,505,250	8,949,000	23,419,000
United States certificates of indebtedness:			
One-year certificates (Pittman act)			7,000,000
All other	9,224,500	6,800,000	27,101,000
Total earning assets	$257,435,204	$268,486,000	$327,175,000
Bank premises	13,806,253	13,770,000	9,964,000
5% redemption fund against Federal Reserve Bank notes			349,000
Uncollected items	178,121,329	108,189,000	178,584,000
All other resources	1,204,378	1,177,000	2,016,000
Total resources	$1,391,582,609	$1,345,092,000	$1,575,582,000
LIABILITIES—			
Capital paid in	$29,458,450	$29,358,000	$27,895,000
Surplus	59,790,523	59,800,000	60,197,000
Deposits:			
Government	18,599,516	2,326,000	35,913,000
Member banks—reserve account	695,827,991	673,562,000	711,071,000
All other	14,216,627	16,336,000	13,144,000
Total	$723,644,134	$892,225,000	$758,128,000
Federal Reserve notes in actual circulation	448,897,010	455,559,000	588,415,000
Federal Reserve Bank notes in circulation—net liabilities			6,214,000
Deferred availability items	120,911,340	103,400,000	128,386,000
All other liabilities	4,891,243	4,749,000	5,647,000
Total liabilities	$1,391,582,602	$1,345,092,000	$1,575,582,000
Ratio of total reserves to deposit and Federal Reserve note liabilities combined	79.7%	82.6%	78.7%
Contingent liability on bills purchased for foreign correspondents	$12,194,903	$10,168,804	$11,638,271

*Not shown separately prior to January, 1923.

THE TREASURY STATEMENT.

Special to The New York Times.

WASHINGTON, Nov. 15.—Revenue receip ts and expenditures as at close of business Nov. 13:

Receipts.	This Month.	Corresp. Period Last Year.	Fisc. Yr. 1923.	Corresp. Period Fisc. Yr. 1922.
Customs	$20,490,177.70	$18,841,843.44	$203,747,996.80	$158,616,754.44
Internal rev.—income and profits tax	11,543,639.56	6,939,458.51	461,907,238.91	376,143,276.61
Misc. internal revenue	46,744,097.83	38,434,156.45	414,490,804.13	396,897,227.60
Misc. receipts, proceeds Govt.-owned securities, foreign obligations:				
Principal	65,601.85		27,989,194.49	517,878.04
Interest	135,190.21		11,726,314.13	64,286,020.43
Railroad securities	4,897,294.21	2,567,604.23	14,918,150.46	40,682,932.61
All others	2,112,681.50	3,715,831.56	4,740,285.07	20,294,391.09
Trust fund rcts. (reappropriated for investment)	2,024,133.58	456,212.43	10,021,611.72	9,373,432.55
Proceeds sale of surplus property	1,268,454.25	348,924.34	20,394,883.23	27,732,288.60
Panama Canal tolls, &c.	1,045,838.46	544,026.38	10,325,048.60	4,769,790.04
Rcts. from misc. sources credited direct to appropriations	1,468,929.15	3,739,940.04	12,516,535.06	31,444,575.42
Other miscellaneous	10,200,413.72	10,864,380.85	96,833,365.63	92,415,196.51
Total ordinary	$102,091,490.22	$85,471,418.20	$1,264,277,553.67	$1,268,272,612.64
Excess of total appn. chargeable against ord. receipts	20,307,160.22	21,488,778.80	36,169,114.52	113,763,624.26
Total expn. chargeable against ord. receipts	$122,398,651.14	$11 6,960,199.10	$1,240,488,670.26	$1,477,627,437.90

TALKS TO UPTOWN BANKERS

G. E. Roberts Says Germany Can Never Pay Reparations in Money.

The uptown bankers were addressed by George E. Roberts, Vice President of the National City Bank, at their luncheon yesterday at the Hotel Biltmore. Mr. Roberts, discussing "Foreign Reparations," pointed out thata America, as well as other German creditors, could never force the payment of reparations in the terms of money, as Germany had no gold.

The way to put Europe on its feet economically was to allow Germany to pay in merchandise, said Mr. Roberts. He held that our problem was to find out what markets would absorb German goods and permit the payment of reparations in trade balances.

Contracts for New Phone Bonds.

The Committee on Securities of the New York Stock Exchange has ruled that contracts for the American Telephone and Telegraph Company twenty-year sinking fund 5½ per cent. gold debentures, due Nov. 1, 1943, when issued, must be settled on Nov. 19 by delivery of interim certificates. The accrued interest from Nov. 1 to Nov. 19 will amount to $2.75 per $1,000 bond. Settlement of contracts may be enforced "under the rule" beginning Nov. 19.

Ohio Copper to Pay Pack Interest.

The Ohio Copper Company will pay the 2½ per cent. back interest due on its first mortgage 7 per cent. convertible bonds on and after Nov. 15, 1923. The coupons, Nos. 3 to 9, inclusive, dated from Aug. 1, 1920, to Aug. 1, 1923, are to be presented to the New York Trust Company for payment.

NEW YORK CURB EXCHANGE

THURSDAY, NOV. 15, 1923.

INDUSTRIALS.

Sales.		High.	Low.	Last.
200	Amer Gas & El com,new	44½	42¾	42¾
300	Am-Haw SS.	14⅝	14⅜	14⅜
420	Am Lt & Tr.	122	122	124½
200	Am Multigra.	22¼	21⅞	21⅞
200	Am Thr'd pf	4	4	4
900	Blyn Shoe	10⅝	10¼	10⅝
25	Borden Co.	123	121	123
200	Bdgpt Mach.	10⅝	10⅜	10⅝
100	Brit-Am Tob coupon	22½	22¼	22½
1,700	Candy Prod.	1½	1⅜	1½
300	Car L & F.	2⅜	2¼	2¼
200	Cent Ter Sug	1	1	1
300	Centrif C L.	27¼	27⅛	27⅛
400	Checker Cab Mfg. Of A	20	20	20
900	Chil Nt A.	45¼	42⅞	45¼
100	Do B cfs, n	21⅝	21⅜	21⅜
20	Childs Co.	176	175	176
8,100	Cons Gas Co, new, w i.	57½	56⅜	57
79,800	Do rights,wi	1½	1⅜	1⅜
100	Cuba Co.	30½	30¼	30½
900	Curtis Aero cfts of dep.	13¼	13	13
1,300	Dubilier Cond & Radio Co	12⅞	12½	12½
200	Dupont Mot Inc.	3⅝	3½	3½
1,700	Durant Mtr.	28	26	26
115	Elec Bond & Share pf	97	96¼	96¼
2,200	Federal Tel.	6⅞	6⅜	6⅜
40	Gillette S.R.	257	255½	257
100	Gleasonite	11	11	11
200	Glen A Coal.	77	77	77
2,700	Gold Dust Corp. w i.	20	19¾	20

MINING STOCKS.

Sales.		High.	Low.	Last.
1,000	Alas-BCMetz	86c	86c	12c
1,000	Am Explora.	1⅛	1⅛	1⅛
1,000	Am Gris-Globe.	10c	9c	10c
1,000	Belcher Div.	1c	1c	1c
1,000	Belcher Ext.	1c	1c	1c
2,000	Calu & Jer.	5c	5c	5c
400	Canario Cop	1⅝	1⅝	1⅝
7,000	Candela Sil.	4c	4c	4c
1,000	CashBoyCon.	6c	6c	6c
200	Central Am.	1¼	1¼	1¼
500	Con Cop,new	1⅜	1⅜	1⅜
7,000	Cortez Silver	40c	40c	40c
100	Crown K Con	1⅜	1⅜	1⅜
500	Crown Res.	55c	55c	55c
1,000	Emma Silver	1c	1c	1c
1,000	Eureka-Croe	12c	12c	12c
36,000	Fortuna Con	10c	8c	8c
13,000	Gold'd Dem	3c	3c	7c
5,000	Gold'd Dev.	8c	8c	8c
1,000	Gold'd Flor.	50c	50c	50c
10,000	Gold E Dis.	3c	3c	5c
4,000	Hard Shell	2c	2c	3c
100	Hecla	8¼	8¼	8¼
8,000	Hilltop Nev.	4c	4c	4c
2,500	Homest'kEx	75c	70c	70c
9,000	Indpdce Lead

SWELLING TOTAL OF EXTRA DIVIDENDS

More Industrial Corporations Announce Increased Payments to Their Stockholders.

OTHERS EXPECTED SOON

Beech-Nut Company Declares a 50 Per Cent. Stock Dividend—Large Cash Distributions.

More large industrial companies yesterday declared increased or extra dividends, swelling the list of announcements which began on Wednesday. Others are expected before the close of the current year.

The Chesbrough Manufacturing Company declared a special dividend of $3.50 a share on the common stock in addition to the regular payment of $3.50 a share, making $7 for this quarter. Both dividends are payable Dec 28 to stockholders of record Dec. 10. The special dividend is to reimburse stockholders for the quarterly dividend of $3.50 a share which was deferred in the Autumn of 1921.

The International Cement Company increased the quarterly dividend on the common stock and placed the shares on a $4 annual basis, as compared with $3 paid heretofore. A dividend of $1 a share was declared payable Dec. 31 to stockholders of record Dec. 15. In the September quarter the company paid 75 cents a share. The regular dividend of $1.75 a share on the preferred stock is payable as of the same dates as the dividend on the common.

Stock Dividend Approved.

The Beech-Nut Packing Company declared an extra dividend of 60 cents a share on the common stock, payable Dec. 10 to stockholders of record Dec. 1. The stockholders at a special meeting approved the proposal of the directors to distribute a 50 per cent. stock dividend. The stock dividend will be paid to holders of record Dec. 1.

The Texas Gulf Sulphur Company declared an extra dividend of 50 cents a share on the capital stock, in addition to the regular quarterly payment of $1.50 a share. Both dividends are payable Dec. 15 to stockholders of record Dec. 1. According to a statement issued by the company, there will be $2,600,000 cash in the treasury Dec. 15, after payment of these dividends, against $2,062,500 on Dec. 31, 1922.

The Valvoline Oil Company increased the quarterly dividend on the common stock to 3 per cent. payable Dec. 15., to stockholders of record Dec. 7. Heretofore the company has been paying dividends at the rate of 2½ per cent. quarterly on the common stock.

The Georgia Southern Florida Railway Company resumed dividend payments on both classes of preferred stock. This company, which is controlled by the Southern Railway system, has paid no dividends since 1920. The dividends just declared amount to 2½ per cent. semi-annually on both the first and second preferred issues. They are payable Nov. 30 to stockholders of record Nov. 24.

The Dominion Bank of Canada declared an extra dividend of 1 per cent. on its capital stock, in addition to the regular quarterly dividend of 3 per cent., making total distributions of 13 per cent. thus far this year.

The American Steel Foundries Company, the Air Reduction Company and the United States Industrial Alcohol Company are expected to make favorable dividend announcements before the close of the month, according to reports in the financial district.

Regular Dividends Continue.

The Galena-Signal Oil Company declared the regular quarterly dividend of $1 a share on the common stock and $2 a share on the original and new preferred stock, payable Dec. 31, to stockholders of record Nov. 30.

The Pacific Oil Company declared the regular semi-annual dividend of $1 a share on the capital stock, payable Jan. 2, 1924, to stockholders of record Dec. 14.

The regular 1 per cent. monthly cash dividends, payable Nov. 30 to stock of record Nov. 15 was declared by the Western States Oil Corporation.

The Federal Mining and Smelting Company declared the regular quarterly dividend of $1.75 a share on the preferred stock, payable Dec. 15, to stockholders of record Nov. 26.

The regular semi-annual dividend of 3½ per cent. was declared on the capital stock of the Atlantic Coast Line Railroad Company, payable Jan. 10, 1924, to stockholders of record Dec. 14.

The Blackstone Valley Gas and Electric Company declared a quarterly dividend of $1.25 a share on the common stock and $3 semi-annual on the preferred stock, both payable Dec. 1, to stockholders of record Nov. 19.

Sidney Blumenthal & Co. declared the regular quarterly dividend of 1¾ per cent. on the preferred stock, payable Jan. 2, to stockholders of record Nov. 26.

The Hackensack Water Company declared the regular semi-annual dividends of 75 cents a share on the common stock and 87½ cents a share on the preferred stock, both being payable Dec. 1, to stockholders of record Nov. 26.

The Hudson Rubber Products Company declared the regular quarterly dividend of 1¾ per cent. on the preferred stock, payable Dec. 1, to stockholders of record Nov 30.

A quarterly dividend of $2 a share was declared on the common stock of the National Lead Company, payable Dec. 31, to stockholders of record Dec. 14.

The Standard Oil Company of New Jersey declared the regular quarterly dividend of 20 cents a share on the common stock and $1.75 a share on the preferred stock, both payable Dec. 15 to stockholders of record Nov. 26.

The United-Cigar Stores Company of America declared the regular quarterly dividend of 1¾ per cent. on the preferred stock payable Dec. 15 to stockholders of record Nov. 30.

The only company to make an unfavorable announcement to stockholders yesterday, according to Wall Street information, was the Illinois Pipe Line Company, which declared a dividend of $3 a share on the capital stock payable Dec. 31 to stockholders of record Nov. 30. A semi-annual payment of $8 a share was made last June. Many pipe line companies have reduced their dividends in the last few weeks. The earnings of these com anies have been affected during the last six months as a result of the heavy shipments of oil from California to the Atlantic Coast in tankers, via the Panama Canal. Prior to the record production in California Eastern companies were forced to get most of their oil in the midcontinent fields and ship it East by way of pipe line.

SHERWIN-WILLIAMS YEAR.

Canadian Paint Concern Reports Gain in Net Earnings.

MONTREAL, Nov. 15.—Sherwin-Williams Company of Canada, Lim., for the year ended Aug. 31, 1923, earned 13.76 per cent. on outstanding common stock, against 11.2 per cent. last year.

Operating income was $1,073,607, against $892,334; net income $790,428, against $687,023, and net profits available for common dividends $350,678, against $448,173.

Surplus remaining was $206,173, against $250,673 and total surplus $3,919,001.

The net working capital rose from $3,250,328 to $3,442,634 and total assets from $15,378,040 to $15,558,218.

Americans Invest in Congo.

American capital is interested in the newly organized American Congo Company of Belgium, according to information received by the Foreign Department of Moody's Investors' Service. The company is formed "for the purpose of producing and distributing rubber, of manufacturing and selling chemicals and of operating mines and quarries in the Belgian Congo." The directors included W. C. Sherwood of Montclair, N. J.; Seward Davis, W. W. Middleton, Walter M. Thomson, James Gerstlin, Oliver Williams and Charles L. Young of New York.

INQUIRY INTO WHEAT TO INCLUDE PRODUCTS

Tariff Commission Will Also Study Costs, Wages and Industries in Competing Countries.

WASHINGTON, Nov. 15.—The Tariff Commission's wheat tariff inquiry will include a study of the import duties on all wheat products, as well as the commodity itself, it was disclosed today in the formal statement by the Commission. The statement said that the investigation could be expected to bring no results sooner than sixty days, with indications of a longer time being required.

In addition to wheat the Investigation will include wheat flour, semolina, crushed or cracked wheat and similar wheat products not especially named in the Tariff act—bran, shorts and by-product feeds obtained in milling wheat.

The scope of the study will include the industrial effects of the duties on the articles named as the basis for the inquiry. The relation between raw materials subject to the tariff duties involved and the finished or partly finished products derived therefrom will be gone into as well as the differences in conditions of production in the United States and in the principal competing countries, including wages, cost of materials and other items in cost of production. Differences in the wholesale selling prices of the domestic and foreign articles in the principal markets of the United States also will be inquired into, and "any other advantages or disadvantages in competition in respect of said articles" will receive attention.

"The commission has a well-defined course of procedure," the statement said. "Section 315 of the Tariff act (the flexible provision) prescribes formal notice of the commission's hearing and 'reasonable opportunity to parties interested to be present to produce evidence and to be heard.'

"Except in the case of preliminary hearings, such as has been ordered in this case, such public notice runs for thirty days. This period is established by the commission's rules for all cases after consideration of the exigencies involved in a nation-wide investigation. The statute itself further provides that changes in rates proclaimed by the President shall become effective thirty days after the date of such proclamation.

"It is obvious, therefore, that even if the investigation in this case were to consume no time at all at least sixty days must elapse before any change of rate could become effective. In fact, however, considerable time must be consumed in the investigation. The lapse of time resulting from the statute, rules and regulations does not constitute the most important requirements of the law. By the terms of the statute the required investigation of the differences of costs of production must be made not only of the articles grown or produced in the United States but also of similar articles grown or produced in the principal competing country.

"Conditions set up by law therefore must be followed only if the commission. These matters, which must be taken into con ideration, namely, wages and other cost items, wholesale selling prices and advantages or disadvantages in competition, are in no sense a substitute for the inquiry into the differences in foreign and domestic costs of production required by the act. They are merely supplementary. The statutory issue remains the same, namely, the differences between foreign and domestic production costs. And any changes in the rates of duty under Section 315, whether increases or decreases, must be such as are found 'necessary to equalize' the differences in such costs of production."

Nelson B. Updike, publisher of The Omaha Bee, after a talk with President Coolidge today, predicted that a higher tariff on wheat "as a means of aiding the Middle West wheat farmer will be a reality in a few weeks."

He said he had been amazed to find that the President "had voluminous and accurate information at hand concerning the Middle West conditions," and that "it will be gratifying to the wheat farmers of the Middle West to learn that the first thing President Coolidge has done is to take steps to meet the present emergency as it now exists and to permit other plans to work out as fast as possible."

BANKERS TO MEET IN CHICAGO IN 1924

City's Offer to Seat Convention Next Fall Accepted by Association.

Chicago has been designated by the Executive Council of the American Bankers' Association for the seat of its 1924 convention, F. N. Shepherd, Executive Manager of the organization, announced yesterday. The invitation from Chicago was extended to the association at its recent convention in Atlantic City on behalf of the members of the Chicago Clearing House Association, through George M. Reynolds, Chairman of the Chicago Clearing House Committee. The invitation was referred to the Administrative Committee of the association for consideration.

"It is with pleasure that I am directed in behalf of President Walter W. Head of this association," said Mr. Shepherd in a letter to Mr. Reynolds yesterday, "to accept your cordial invitation to the officers and members of the Executive Council of the American Bankers' Association to designate Chicago as the place for holding the 1924 convention."

The convention is expected to be held late in September or early in October.

The association also made public a report showing savings deposits in banks and trust companies of the United States have increased by approximately 106 per cent. in the last decade. In the same interval the number of depositors has increased 141 per cent., according to figures compiled by the savings bank division of the association.

"Divided equally among our entire population, the savings deposits in 1912 would have given $39 to each adult and child in the country," this report states. "In 1922 the proportion of each would have been $158."

Savings deposits in banks and trust companies in 1912 and 1922 are reported as follows:

	Savings Deposits.	Savings Accounts.
1912	$8,425,378,000	$13,584,316
1922	17,331,479,000	30,323,320
Increase	105.7%	140.9%

"Continued growth may be expected," the report concludes, "as payroll savings plans, consistent home budgeting and savings, and school savings systems produce new millions of persons who are spenders. They look ahead and use their interest accounts for small savings habitually."

GETS GASOLINE PROCESS.

Vacuum Oil Closes Contract for Use of "Silica Gel" System.

The Davison Chemical Company has closed a contract with the Vacuum Oil Company for the use of the "silica gel" process in the refining of gasoline. This process is controlled by the Silica Gel Corporation, a subsidiary of the Davison Chemical Company. The Vacuum Oil Company is the first American oil corporation to close a contract for the patents, although numerous domestic corporations are engaged in investigating the process. The Royal Dutch Company some time ago closed a contract for "foreign rights" to the process on a royalty basis.

Details covering the contract with the Vacuum Oil Company were not obtainable yesterday, but it is understood that a refining plant will be erected at Paulsboro, N. J., which will have a capacity of refining 5,000 barrels of gasoline daily. The plant is expected to be completed in about five months.

American Power Earnings.

The American Power and Light Company reports net earnings for September of $1,095,585, compared with $867,643 in the same month of last year.

COTTON TONE STEADY NEAR 34-CENT LEVEL

Strength in Liverpool Market and Rumors of Low Ginning Figures and in Maintaining Prices.

Rumors that less cotton had been ginned during the period ending Nov. 13 than last year, following the unexpectedly large census figures on consumption of the previus day, caused a further advance in prices yesterday. Twice during the session the market rose to a level of 34 cents for December, March and May, but each time ran into so large a supply of contracts that a setback occurred. For the moment there appeared to be more cotton for sale on that basis than existing buying power, which prevented a movement into new high territory. Highest records of the season, however, were made in Liverpool, which stimulated heavy buying, both here and in New Orleans. Prices gained 20 to 27 points.

The feature of the morning came from an advance in Liverpool into new high ground for the year. This carried January contracts there to 19.65d. and represented a spread of 600 points over New York closing figures of Wednesday. The previous highest difference this year was about 550 points. The foreign market seemed to experience no difficulty in breaking through the upper crust, this being the second time this week that new high records have been established on the foreign exchange. Strength abroad brought an opening advance of 30 points or more in all positions under a large volume of business. March was carried a full cent above low figures of the previous day, and this started profit-taking on the part of various interests that bought at lower figures. After absorbing this cotton, prices made a further gain to a basis of 34 cents during the morning. The demand for cotton from trade and speculative sources continued extensive, so that all contracts were taken on a broad market at full prices. But, as had happened twice before within a week, the quantity of contracts for sale around 34 cents proved larger than could be taken, and the advance continued. When this condition became evident the tone quieted down around noon and a reaction of 30 points developed shortly after midday.

Rumors of small ginning figures for the last period, combined with the phenomenal strength in Liverpool, prevented the development of any selling movement. Census figures on consumption for the first quarter of the new cotton year in showing a curtailment of only 3.6 per cent. had exerted a decided influence on sentiment. American consumption last year, inclusive of linters, aggregated 7,200,000 bales. In order to spread the existing supply over the season, a substantial curtailment appears inevitable. Only one amounting to several hundred thousand bales each quarter. While large figures, the first quarter can hardly be accepted as a basis for the balance of the year, that consumption should be at the rate of 6,800,000 bales for the whole season, with quite general complaints regarding the volume of sales in textile quarters, created comment.

When prices worked below 33⅜ cents for March and May during the early afternoon, a wave of buying followed the ring which rushed quotations back to the 34-cent level the last hour. Trade, speculative and foreign orders reached a large aggregate and a sharp recovery of 35 points took place. But for the fourth time the market refused to pass the 34-cent level and more cotton appeared than could be absorbed. This brought selling by room operators the last few moments, with a quarter of a cent reaction from high levels of the session.

Yesterday's quotations follow:

	Open.	High.	Low.	Close.	Prev. Day.
Dec.	33.90	34.10	33.80	33.90@33.94	33.65
Jan.	33.36	33.77	33.33	33.50	33.23
Mar.	33.83	34.02	33.65	33.75@33.78	33.48
May	33.90	34.06	33.68	33.78@33.84	33.56
July	33.38	33.58	33.20	33.30@33.33	33.10
Oct.	27.80	28.10	27.90	27.90@27.94	27.70

The local market for spot cotton was steady, 20 points advance, 34.40 for middling uplands. Southern spot markets were: Galveston, 33.40, 20 points advance; New Orleans, 33.25, 50 points advance; Savannah, 32.68, 18 points advance; Norfolk, 32.68, 13 points advance; Memphis, 33.50, 25 points advance; Houston, 33.05, 10 points advance; Dallas, 32.50, 20 points advance.

Yesterday's cotton statistics were:

	Yesterday.	Week.	Last Year.
Port receipts	38,304	31,309	42,383
Exports	31,484	25,147	31,016
Exports, season	2,022,987	1,887,009	1,786,101
N. Y. stocks	39,237	33,064	39,720
Ports stocks	914,716	827,522	1,260,971
N. Y. arrivals	5,716	7,817	8,839

Liverpool cables: Spot cotton, a fair business doing, 54 points advance, at 19.65d. for middling. Sales 8,000 bales, of which American 3,000; imports 5,000; 22 to 32 points advance and closed steady 3d to 45 points advance. Prices: Dec. 19.69d, Jan. 19.59d, March 19.39d, May 19.11d, July 18.62d.

Manchester: Yarns firm; cloth, more demand.

WHEAT PRICES HIT BY WINNIPEG SALES

Exporters and Millers Take Offerings There for Resale in Chicago Market.

Special to The New York Times.

CHICAGO, Nov. 15.—Eastern bulls, who have been supporting the wheat market of late, apparently are growing tired and have started to liquidate their holdings of May. Owing to the technical position here, which prevents any large quantity of grain being sold without materially affecting values, the selling today was said to have been done in Winnipeg. Large selling orders, which are said to have come from Chicago, suddenly made their appearance in the latter market.

The offerings were taken by spreaders and by exporters who, in turn, sold Chicago as a hedge. The spreading business tended to restrict the declines, but at the last prices were off 1⅝@1⅞ cents while Winnipeg was off 1⅝@2 cents.

Buying of a large line of May here early by a house with Omaha connections caused a small bulge, but many of the local element were caught long when the Northwesterns selling appeared and quickly dumped their holdings, the finish being within ⅛ to ¼ cent of the bottom.

Corn was under pressure from the start and some of the local professionals who have been bullish of late are now talking lower prices ultimately. Cash corn is still selling materially above a level where it is profitable to dry grain to contract grade and make a delivery on December, but the movement is gradually increasing. Net losses at the last were ⅛ to 1¼ cents. Houses with Eastern connections were the leaders in selling corn. Cash values were 1 to 4 cents lower at the last, with the finish heavy.

Rye dropped 1 to 1⅛ cents in sympathy with wheat.

Today's Chicago prices for the principal commodities were as follows:

WHEAT

	High.	Low.	Close.	Prev. Close.	Last Year.
Dec.	$1.04¼	$1.03⅝	$1.03⅝	$1.03⅝@1.03¾	
May	1.08⅜	1.07⅞	1.08	1.08⅜	1.13⅝
July	1.08⅜	1.05½	1.05⅝	1.06⅛	1.04⅝

CORN.

	High.	Low.	Close.	Prev. Close.	Last Year.
Nov.	.82⅜	.81⅝	.81⅞		
Dec.	.75⅝	.73⅝	.74⅜	.76⅛	.66⅝
May	.73⅜	.72⅛	.72⅝	.73⅞	.67⅜
July	.74⅛	.73	.73¼	.74⅛	.68⅝

OATS.

	High.	Low.	Close.	Prev. Close.	Last Year.
Dec.	.42¼	.41⅞	.42	.42	.41⅝
May	.44⅛	.43⅝	.44	.44⅛	.42⅝
July	.43⅝	.43⅛	.43⅜	.43⅝	.41⅜

RYE.

	High.	Low.	Close.	Prev. Close.	Last Year.
Dec.	.69	.67⅝	.67⅞	.68⅝	.85⅝
May	.73⅜	.72⅛	.72⅝	.73⅝	.80⅝

PROVISIONS.

	High.	Low.	Close.	Prev. Close.	Last Year.
Lard—					
Dec.	12.47	12.37	12.37	12.52	
Jan.	12.40	12.30	12.30	12.45	8.62
May	12.15	12.05	12.05	12.20	8.94
July	11.90	11.80	11.80	11.95	9.10

MISCELLANEOUS MARKETS

PUBLIC UTILITY STOCKS.

	Bid.	Asked.
Adirondack Power & Light	19	20½
Adirondack Power & Light pf	94	96½
American Gas & Electric	42¾	43
American Gas & Electric pf	43	43½
American Light & Power	124	126
American Light & Traction pf	92	95
American Power & Light	177½	179
American Power & Light pf	82½	83½
American Public Utilities	27	30
American Public Utilities pf	70	73
Appalachian Power	33	35
Appalachian Power pf	83	85
Arkansas Light & Power	22½	25
Carolina Power & Light	76	79
Cities Service	105¾	x134
Cities Service pf	67½	x67½
Cities Service pf. B	64	x65
Cities Service, bankers' shares	13¼	x13½
Colorado Power	20	21
Columbus Elec. & Power 1st pf	115	..
Columbus Elec. & Power 2d pf	92	95
Commonwealth Power Corp. pf	70	70¾
Commonwealth Pow., Ry. & L	35½	36½
Consumers' Power pf	87	89
Connecticut Power pf	..	..
Eastern Texas Electric	106	..
Eastern Texas Electric pf	80	84
El Paso Electric	120	122
Electric Bond & Share	90¾	91¼
Electric Bond & Share pf	84	x84
Federal Light & Traction	66¼	67½
Federal Light & Traction pf	66	x68
General Gas & Electric pf. A	97	100
Galveston-Houston Electric	18	19
Galveston-Houston Electric pf	37	50
Lehigh Power Securities	24¾	25½
Mississippi River Power	20	21
Mississippi River Power pf	80	83
National Power & Light	61	62½
National Power & Light pf	83¾	84½
Northern Ohio Electric	6	8½
Northern Ohio Electric pf	20	23
Northern Ontario L. & P	21	22
Northern Ontario L. & P pf	70	73½
Northern States Power	96¼	101
Northern States Power pf	92¾	..
Northern Texas Electric	58	63
Northern Texas Electric pf	67	72
Oklahoma Gas & Electric pf	88	91
Pacific Gas & Electric	97½	98¼
Pennsylvania Edison pf	96	102
Puget Sound Power & Light	45	48
Puget Sound Pow. & Lt. 6% pf	79	83
Republic Railway & Light	14	16
Republic Railway & Light pf	37½	39½
Southern California Edison	100½	101¼
Southern California Edison pf	114	117
Standard Gas & Electric	27½	28¾
Standard Gas & Electric pf	48	49
Tampa Electric Power	141	..
Tennessee Electric Power	14	14¾
Tennessee Elec. Pow. 1st 6% pf	75	80
Tennessee Elec. Power 7% pf	84	86
Tennessee Elec. Power 7% pf	88	91
Western Power	24	26½
Western Power pf	83	85
W. Virginia L. H. & P. 7% pf	90	93

x Ex-dividend.

FOREIGN SECURITIES.

	Rate.	Date.	Bid.	Asked.
Arg. (unlisted)	..	Sept., 1945	74	75
Arg. (recession)	..	1945	63	65
Belgium Prem	5	1920	42½	44½
Belgian (restor'n)	5	Sept., 1934	39	41
Brazil	8	1889	37	40
Brazil	4	1889	34	37
Brazil	5	1890	41½	43½
Brazil	4	1910	33	36
British Victory	4	Sep., 1919	83½	85½
British Fund	4	Mar., 1960	82	84
Brit. Nat. W. B	5	Oct., 1927	96¾	98¼
Brit. Nat. W. B	5	Oct., 1947	94	96
Brit. Nat. W. B	5	1947-29	92½	93½
Brit. Nat. W. B	5	1929	95	97
Brit. Exchequer	5½	1929	92	94
Canada	5	1937	100¾	100⅞
Canada	5½	Nov., 1938	102⅝	103¼
Chile	1st 5	1911	69	72
City of Pelotas	5	1911	40	52
Colombia	6	1913	68½	69½
Costa Rica	7	1911	94½	96½
Cuba	6	1920	96½	97½
French Govt. Vic.	5	Jan., 1931	37	39
French Loan	4	1917	30¾	32¾
French Loan	4½	1918	34¾	36¾
French Loan	5	1920	44¾	46¾
Italian War Loan	5	..	37½	38½
Mid'l R. R.	6	1960	45¼	47¼
Paris-Orl. R. R.	6	1950	45¼	47½
Russ. external	5½	Dec., 1921	6	9
Do (Nat City Bank cfts.)			7½	9¼
Russ., external	6½	Dec., 1919	8	9
Do (Nat. City Bank cfts)			9	9¾
Russ. ruble bonds	5½	Feb., 1928	¾	1¼
Russ. rentes of '94			3	4
Sweden	6	June, 1889	102¼	103
Switzerland	5½	Aug., 1920	98¼	99
Uruguay	5	1919	64	67

NEW YORK BANK STOCKS.

	Bid.	Ask.		Bid.	Ask.
America	210	216	Fifth Nat.	235	245
Amer. Exch.	286	291	Fifth Av.	1200	..
Bank of U. S.	163	173	First Nat.	1295	..
Bowery	440	..	Garfield	270	280
Bryant Park	160	170	Gotham	157	165
B'way Cent.	135	..	Greenwich	290	..
Bronx Boro.	175	..	Hanover	695	710
Bronx Nat.	..	135	Harriman	325	330
Butchers & D.	130	140	Manhat. Co.	142	150
Capitol Nat.	125	132	Mech. & Met.	378	383
Central Merc.	210	230	Mutual	320	33
Chase	337	344	Nat. Amer.	..	135
Chatham	249	254	New Neth.	150	160
Chelsea	90	100	Pacific	300	..
Chemical	537	543	Park	420	425
City	340	344	Port Morris	167	..
Coal & Iron	210	215	Public	307	..
Colonial	275	..	Seaboard	373	380
Commerce	299	302	Seventh Av.	80	90
Com'wealth	235	245	Standard	200	227
Continental	140	..	State	540	550
Corn Exch.	465	524	34th St.	200	..
Cosmopolitan	120	..	Wash. Hts.	205	..
East River	200	..	Yorkville	950	..

TRUST AND SURETY COMPANIES

	Bid.	Ask.		Bid.	Ask.
Alliance	100	106	Lawyers Title	190	19.
Am. Surety	95	98	M'f'rers	375	..
Bkn. N. Y. T. & T.	404	460	Metropolitan	297	305
Bankers	350	354	Mtg. Bond	105	115
Bond & Mtge.	283	288	Mut. T. of W.	120	130
Brooklyn	470	..	Nat. Surety	119	138
Cent. Union	490	500	N. Y. & Brooklyn	172	182
Commercial	115	130	N. Y. Trust	349	354
Empire	200	..	People's	385	38
Equitable	191	194	Realty Assoc.	120	..
Farm. L. & T.	540	545	Rtv. A 1st pf.	83	88
Fidelity Intl.	198	205	Rty. A. 2d pf.	68	78
Fulton	250	..	Title G. & T.	387	393
Guaranty	241	252	U. S. Trust	1220	124
Hudson	300	310	U. S. M. & S.	304	310
Irving-Col.	220	224	U. S. T. & G.	120	126
Kings Co.	850	..	West. T. & T.	210	..
Lawyers Mtg.	150	156	Westchester	210	..

EQUIPMENT BONDS.

(Quoted on a percentage basis.)

Name.	Maturity.	Rate.	Bid.	Asked.
Atlantic Coast L.	1924-35	6	5.65	5.35
Do	1924-36	4½	5.50	5.30
Balt. & Ohio	1924-35	4½	5.50	5.30
Do	1924-35	6	5.75	5.40
Bethlehem Steel	1924-30	7	6.75	6.00
Boston & Albany	1923-27	4½	5.55	5.30
Buff. R. & P.	1923-38	4½-5-6	5.50	5.25
Canadian Nor.	1923-29	6	5.35	5.10
Canadian Pacific	1923-32	4½-6	5.50	5.25
Cen. R. R. of N. J.	1924-33	5	5.35	5.10
Do	1924-35	6	5.60	5.30
Cent. of Georgia	1924-38	5	5.60	5.30
Chesapeake & O.	1923-38	5.5½-6.6½	5.55	5.35
Do	1924-35	6	5.55	5.45
Chi., Bur. & Q.	1924-85	6	5.85	5.30
Chi., Mil. & St. P.	1924-35	5.6½	6.25	5.85
Do	1924-35	6	6.30	5.90
Chi & Northw'n	24-35	6	5.85	5.40
Do	1924-38	5.6½	5.50	5.25
Chi., R. I. & P.	1923-34	4½-5	5.75	5.40
Do	1924-35	6	5.87	5.50
C., St. P., M. & O.	1924-31	7	5.60	5.25
C., C., C. & St. L.	1924-29	5	5.60	5.25
Do	1924-34	6	5.70	5.35
Col. & Southern	1924-35	6	6.75	5.45
Del. & Hudson	1924-35	6	5.65	5.25
Erie Railroad	1923-38	4½-5.5½-6	6.25	6.00
Fruit Grow. Ex.	1924-34	5½	5.70	5.40
Gt. Northern Ry.	1924-38	5	5.45	5.25
Do	1924-35	6	5.65	5.40
Hocking Valley	1924-38	5	5.60	5.35
Do	1924-35	6	5.85	5.50
Illinois Central	1923-38	4½-5.5½	5.45	5.20
Do	1923-36	6½.7	5.55	5.30
Do	1924-35	6	5.65	5.35
Kansas City So.	1924-38	5½	5.65	5.35
Do	1924-35	6	5.75	5.40
Long Island	1924-32	5, 6	5.87	5.40
Louisv. & Nash.	1924-38	4½-5.5½	5.45	5.23
Do	1924-35	6	5.60	5.30
Michigan Central	1923-32	5.6	5.85	5.30
Do	1924-35	6	5.70	5.40
M., St. P. & S. S. M.	1923-38	4½.5	5.75	5.40
Do	1924-38	6.6½.7	5.85	5.45
Mo., Kans. & Tex.	1924-35	6	5.85	5.40
Missouri Pacific	1924-35	6	6.15	5.75
Do	1924-36	6½	6.10	5.65
Nat. Steel Car L.	1923-28	8	7.05	6.75
N. Y. Central	1923-35	4½-5	5.45	5.20
Do	1924-35	6	5.65	5.40
Do	1924-35	7	5.60	5.40
N. Y., C. & St. L.	1924-38	4½.5	5.55	5.35
N. Y., N. H. & H.	1923-38	4½-5.6.7	7.00	5.90
Norfolk & Weste.	1924-32	4½	5.35	5.10
Northern Pacific	1924-32	4½.7	5.50	5.25
Pac. Fruit Ex.	1925-35	7	6.50	5.85
Penna. R. R.	1924-38	5	5.35	5.13
Do	1924-35	6	5.60	5.35
Pere Marquette	1924-35	6	5.80	5.50
Pitts. & L. E.	1923-35	6½	5.55	5.35
Reading Co.	1923-38	4½.5.6	5.40	5.10
Seaboard Air Line	1923-37	4½-5.5½.6	6.35	5.90
So. Pacific	1923-26	4½	5.35	5.10
Do	1924-35	6	5.55	5.30
Do	1924-38	5	5.55	5.35
Southern Railway	1923-38	4½.5.5½	5.55	5.30
Do	1924-35	6	5.75	5.50
St. Lo.-San Fran.	1923-37	6	5.75	5.45
Do	1923-38	6	5.87	5.50
St. L.-S. Wn.	1923-38	5½.5.5½	5.75	5.45
Union Pacific	1924-36	5,7	5.45	5.20
Virginian Ry.	1924-38	5	5.70	5.53
Do	1924-35	6	5.85	5.50
Wabash Railroad	1924-39	5	6.10	5.75
West. Maryland	1924-37	5,6,7	6.35	5.90
Western Pacific	1924-38	5½	6.10	5.75
Wheeling & L. E.	1924-27	5	6.10	5.70
Do	1924-35	6	4.90	5.75

PUBLIC UTILITY BONDS.

Tennessee Elec. Power	2d 6% pf.	44	46	
Adirondack P. & L.	6s, 1950	98½	99¾	
American Power & Light	6s	92½	93½	
American Gas & Electric	6s, 2014	93¼	94	
Appalachian Power	1st 5s, 1941	88	89	
Cities Service deb. B		109	..	
Cities Service deb. C		89	..	
Cities Service deb. D		99¾	99¾	
City Light & Traction	5s, 1952	68	70	
Clarion River	6½s, 1947	100¼	101¼	
Columbus Elec. & Power	5s, 1947	99	102	
Colorado Power	1st 5s, 1953	93	95	
Connecticut Power	5s, 1963	93	97	
Cons. Cities E. P. & L.	5s, 1962	68	70	
East Texas Electric	5s, 1942	86	89	
El Paso Electric	1st 5s, 1932	92	95	
Galveston-Houston	5s, 1954	81	84	
General Gas & Electric	7s, 1952	93	96	
Houston Electric	1st 5s, 1925	98	100	
Lehigh Power Sec.	1027	94½	96	
Mississippi River Power	5s, 1951	91½	92½	
Mississippi River Power	7s, 1935	101	102	
Nebraska

AGREE TO DICTATOR TO RUN BELT LINE

Port Authority and Railroads Involved Endorse Plan for a Traffic Director.

A MOVE TOWARD TERMINAL

Proposed Officer Would Have Fullest Power Over Transportation on Jersey Side.

An agreement for the appointment of a Director of Operations for the New Jersey waterfront line between Edgewater and Bayonne, and of an unofficial observer or liaison officer to act for the public was announced yesterday by E. H. Outerbridge, Chairman of the Port of New York Authority, in a letter to Robert J. Cary, Chairman of the Committee of Counsel for the eleven trunk line railroads entering the port. The position of Director of Operations was recently characterized by President A. H. Smith of the New York Central as corresponding to that of Judge Landis in baseball.

The agreement was reached as the result of conferences between the Port Authority's engineering staff and an Operating Committee of the Erie, West Shore and Lehigh Valley Railroads, which now operate the so-called belt line. A promise to spend $500,000 in physical changes constitutes part of the agreement, which Mr. Outerbridge declared to be "a long step forward" in putting through the Port Authority's comprehensive plan for the unification of all railroad terminals and the development of a terminal system.

"With regard to the proposed operating plan," Mr. Outerbridge said in a statement, "the staff reports to us that, with the concurrence of the three proprietary carriers and with the full approval of all the carriers represented on the Operating Committee, the Director of Operations is to have all the necessary power requisite for an efficient operation of Marginal Line 13 as a physical unit. He is to have power to direct any locomotive operating on that line, to handle the cars of any railroad at his discretion; he is to have power to regulate the time at which the interchange cuts shall be received and forwarded to the various interchange tracks; he is to deal directly with the superintendents of connecting trunk lines in the operating methods and be supplied with necessary power and be facilitated by each carrier at connecting yards.

"He is to have power to arrange hours of engine crew assignment, routing of local traffic; he will keep adequate and separate records of belt line operations, so that costs can be ascertained accurately. A representative of the Port Authority may sit in as an observer at meetings of the Operating Committee of the participating proprietary carriers.

"The Commissioners of the Port Authority are very glad to give their full and hearty concurrence to the testing out of the proposed plan, and to express their approval of the physical changes proposed."

NEW FIFTH AVE. BUILDING.

Large Structure to Surround Forty-seventh Street Corner.

The 584 Fifth Avenue Corporation has closed a lease with the Henry Phipps Estates for the properties at 1-11 West Forty-seventh Street and 584 Fifth Avenue.

On the street property, which has a frontage of 150 feet, the corporation will immediately proceed to erect a twelve-story store and showroom building, and upon the expiration of the existing lease on the property at 584 Fifth Avenue they will erect a new building on this site, which will connect with the building on the street.

Cross & Cross, architects, are completing the plans and specifications for the new building, the cost of which they estimate at $1,500,000.

Buys in Steamship Section.

Joseph E. Marx bought of the estate of Emma V. Duryee, represented by J. Fred Duryee, Vice President and general manager of the Suffern National Bank, the four-story brownstone apartment house at 456 West Forty-ninth Street, which had been held in the family for over forty-two years.

The property is in the new steamship section, in which great activity has lately developed on account of the United States and French lines having selected the same for their piers.

$1,000,000 BRONX PROJECT.

Apartments for Montgomery Avenue Block Front.

Sonn Brothers sold the plot taking in the block front of Montgomery Avenue, including corners, 174th and 175th, sixteen lots, to the Classic Realty Company who are to erect three five-story apartment houses, through H. D. Baker and A. Robinson, who have arranged a building and permanent loan of $750,000.

Malcy & Doberman, as brokers, sold for Solomon Wiener to Jacob Levine the five-story apartment house at 592 Tinton Avenue. The building brings an annual rental of $5,500 and was held at $51,000.

The same brokers also sold for Harry and Mollie Marcus to an operator 958 Simpson Street, a five-story new-law apartment house, showing an annual rent of over $11,000 and was held at $67,000. Negotiations are pending for a resale.

Malcy & Doberman also sold for Tony Arcaro to M. Manna 1,333 Bristow Street, a three-family house, on a plot 30 by 100. The buyer will alter same for his own occupancy.

Ennis & Sinnott have resold to a client of J. J. Storms Jr., a square-block comprising approximately seven and two-fifths lots, bounded by Courtlandt and Melrose Avenues, 163d Street and New York Central Railroad tracks.

BANK BUYS SITE.

Central Savings May Have Sherman Square Branch.

As a site for an uptown branch the Central Savings Bank is understood to have bought the old Sherman apartment property, occupying the northerly side of West Seventy-third Street from Amsterdam Avenue to Broadway. The sellers were James Butler and Peter McDonnell, who have owned it since 1907.

The building, five stories high, covers a plot 68.8 feet on Seventy-third Street, 78 feet on Amsterdam Avenue, and 75 feet on Broadway, the rear line measuring 91.4 feet.

Business Properties.

Mandelbaum & Lewine have purchased from the estate of Mary Norton Perkins the five-story factory at 378-380 West Broadway, on a plot 50 by 60, held under lease by Charles Welland until 1928. Brown, Wheelock, Harris, Vought & Co. were the brokers.

The Charles F. Noyes Company resold for Daniel B. Freedman to James T. Stanley 70-74 West Houston Street, a seven-story modern store and loft building on plot 48 by 75 and renting at $13,500 per annum. The property is one of the four parcels recently purchased by Mr. Freedman from L. Gordon Hamersley.

Fischer & Hammond, Inc., sold for the Hosmer Realty Corporation the seven-story loft at 47 East Nineteenth Street to the Gold-Kep Realty Corporation, Lee A. Kepple, President.

Lessees Plan Alterations.

Charles K. Clisby & Co., Inc., as brokers, leased the southwest corner of Seventy-first Street and Lexington Avenue for a period of twenty-one years, with an option to buy, to the operators, B. S. Catta and George K. Shaskan, who intend to alter the property into stores and apartments.

William S. Sussman, Inc., leased for Winter & Wilkes, Inc., to the Harry Von Tilzer Music Publishing Company, Harry Von Tilzer, President, the third floor at 1,587 Broadway, southwest corner of Forty-eighth Street, for a term of years.

The lessees will take possession of the premises about Jan. 1 next, after completion of extensive alterations.

Three Rooming Houses Sold.

Isidor H. Kempner and the Blade Estates, Inc., purchased from Edward H. Proudman, lecturer and explorer, the three four-story and basement brownstone rooming houses on a plot 61.10 by 100, at 135-137-139 West Sixty-first Street. Gardner, Swanson & Co. were the brokers. There are several deals pending for the resale of this property.

University Heights Improvement.

The estate of Samuel Goldsticker and the estate of David L. Phillips sold the northeast corner of West 183d Street and Sedgwick Avenue, University Heights, a plot 125 by 110. The purchaser is James F. Murray Jr., who will erect a six-story elevator apartment on the plot. McLernon Brothers were the brokers.

Estate Sells at Far Rockaway.

The estate of Patrick Donohue sold fifty lots on Reeds Lane, Far Rockaway, to Schurmacker Construction Corporation of Far Rockaway, N. Y. This property had been in the Donohue family since 1889 and was held at $60,000. The buyer will erect fourteen private dwellings. McMahon & Speiser were the brokers.

LATEST DEALINGS IN REALTY FIELD

Operators Buy the Arline Apartments on West End Av. From Max Griffenhagen.

VALUED AT $300,000

Builders Resell Buckingham Court, an Eight-Story House on the West Side.

The Irwinesi Realty Corporation bought from ex-Sheriff Max E. Griffenhagen the Arline apartments, an eight-story building at the southeast corner of West End Avenue and 102d Street, on a plot 50 by 75 feet, containing suites of three, four and five rooms. It rents for $36,000 and was held at $300,000. Nehring Brothers were the brokers in the deal.

The Merritt-Ferguson Construction Company sold to the West 136th Street Realty Company, J. Friedman, President, 312 West Ninety-ninth Street, between Riverside Drive and West End Avenue, an eight-story elevator apartment house on plot 120 by 100 feet, known as Buckingham Court.

The upper floors each contain four apartments of eight rooms with two baths, and the first floor has two four-room and two eight-room suites. It is fully rented at $65,000 per annum and was held at $400,000.

The sellers bought the property a year ago from Sonn Brothers. Byrne & Bowman were the brokers in the transaction.

J. S. Maxwell sold for Mrs. Annie Arnold the seven-story apartment at 180 St. Nicholas Avenue, northeast corner 119th Street. The property fronts 96.3 feet on the street and 59.9 on the avenue. It has accommodations for twenty-one families, rents for $22,000, and was held at $150,000. The new owner contemplates improving with stores. The building is known as the Vallamont.

Estate Sells Tenement.

The Merit Realty Company (Marcus L. Oak, President) bought from the estate of James H. Webb the four-story double flat, on a lot 25 by 100, at 113 West 128th Street; also from Castella R. Webb the similar house adjoining, 115 West 128th Street. Ernest T. Bower was the broker in both sales.

Irving Judis bought from Annie Druts 855 Amsterdam Avenue, a five-story tenement with stores, 25 by 80, adjoining the southeast corner of 102d Street. Lewi & Weil were the brokers in the transaction.

F. Picker & Sons, in conjunction with Jay Fieldstael, sold for the New Holding Corporation the property at 46 First Street, between First and Second Avenues, a five-story walk-up, size 25 by 100. The property shows an annual rental of over $6,000.

The Prescott Realty Company sold to an investing client the five-story tenement at 406 West Fifty-second Street.

Edwin J. Birley sold for Mrs. Theresa Windisch 217 East Seventy-fourth Street, a four-story tenement on lot 25 by 100.

I. Montefiore Levy has purchased from the estate of Julia Leffman, for a client, 536 West Fifty-fifth Street, a five-story tenement, on a lot 25 by 100. The consideration was all cash. The buyer plans to make extensive improvements to the property.

Merit Realty Corporation sold the five-story tenement adjoining the corner of Thirty-eighth Street, known as 580 Third Avenue, on a plot 27.11 front by 95 feet depth, to an investor. The brokers in the sale are Herman Arna Company.

James Kyle & Sons sold for Bernard Mostow to Dr. Samuel Bookman the four-story store and apartment building 819 Third Avenue, on lot 20 by 110.

235 Houses Financed.

Slawson & Hobbs have placed loans aggregating $1,136,250 on 235 single family dwellings now being completed in Astoria, Long Island, for the Van Alst-Potter Realty Corporation. The development consists of twenty-seven groups of single family houses situated on the east and west sides of Van Alst Avenue from Ditmars Avenue, south to Phillips Place, a distance of seven blocks. The buildings are built on lots 20 by 100, and are 38 feet in depth.

$350,000 Jamaica Project.

Shampan & Shampan, architects, are preparing plans for a high-class six-story and cellar brick elevator apartment house to be erected on the northeast corner Shelton Avenue and Clinton Avenue, Jamaica, upon a plot 90 by 110 feet for Loshen Brothers as owners, to cost $350,000.

FLATBUSH OPERATION.

Ten Two-Story Buildings, to Cost $200,000.

The Brighton Line Homes Company sold for Patrick A. Collins to Naomi Building Corporation the plot of land on the southeast corner of Avenue M and East Nineteenth Street, in the Midwood section of Flatbush. The plot has a frontage of 191 feet on Avenue M. The purchasers are having plans drawn for the erection of ten two-story buildings which will be occupied by fourteen stores and twenty families and have offices for professional use. The cost of construction of the contemplated structures is estimated by the builders at over $200,000. The land sold for $80,000.

The same brokers sold for Greater New York Development Corporation to J. Greenholz a plot of land 60 by 100, on East Twenty-first Street, east side, 100 feet south of Avenue L. The plot will be immediately improved with two one-family dwellings at a cost of $35,000. The plot was held at $7,100.

BUILDERS BUY CORNER.

Park Avenue Plot Will Be Improved With Apartment.

As a site for a fifteen-story apartment house, the Foote & Martin plot at the southeast corner of Park Avenue and Ninety-third Street was bought by George Backer & Co., Inc., builders, through Brown, Wheelock-Harris, Vought Company. The plot measures 100 by 133, and the improvement will probably be a co-operative building.

LEXINGTON AVENUE DEAL.

Corner Valued at $825,000 Is Assembled.

Joseph Milner Company, Inc., sold for Joseph L. Buttenweiser to the J. H. E. Realty Corporation, John H. Eagle, President, the southeast corner of Forty-eighth Street and Lexington Avenue, this property having a frontage of 100 feet on Lexington Avenue and a depth of 142 feet. The same broker also sold for the estate of Louis Sandberg to the same purchaser premises 142 East Forty-eighth Street, having a frontage of 32 feet 6 inches on Forty-eighth Street and a depth of 100 feet. The combined parcels therefore have a frontage of 100 feet on Lexington Avenue and a depth of 174 feet 6 inches. Both parcels were held for approximately $825,000. The properties are improved with taxpayers now yielding rents of approximately $80,000 a year. The building facing Lexington Avenue is a seven-story elevator containing stores on Lexington Avenue and apartments on the upper floors. The rear buildings are five story in height and contain seven and eight room apartments.

Edward Swann Buys Houses.

The estate of Henry and Sarah Van Siclen sold the three private houses at 413, 415 and 417 West Twenty-second Street to Edward Swann. They were held at $55,000 and were sold in an all-cash transaction. Oliver Lakin Company was the broker.

Gramercy Park Alteration.

Gaines, Van Nostrand & Morrison, Inc., sold to a client for Joseph Sapinsky the property No. 5 Gramercy Park, consisting of a four-story and basement house on lot 26 by 110. The house is to be converted into high-class small apartments.

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LEGAL ADVERTISEMENTS.

JULIA KLEIN VS. JOHN KLEIN, ORDER of Notice. State of Connecticut, County of Litchfield, ss. November 8, 1923.

Upon the complaint of the said Julia Klein praying for reasons therein set forth for a divorce and change of name, now pending before the Superior Court in and for Litchfield County, to be held on the first Tuesday of December A. D. 1923, it appearing to, and being found by the subscribing authority that the whereabouts of the defendant is unknown to the plaintiff.

Ordered, that notice of the institution and pendency of said complaint shall be given the defendant by publishing in The New York Times, newspaper published in New York City, once a week, for six successive weeks, commencing on or before November 22, 1923.

WHEATON F. DOWD,
Clerk of Said Court.

BANKRUPTCY SALES.

NOTICE IS HEREBY GIVEN THAT THE AUTOCAR SALES CO., 535 West 23rd St., is the Successor of Manhattan City of New York, will sell at Public Auction, at its garage, 546 West 24th St., Borough of Manhattan, City of New York, on the 23rd day of November, 1923, at 10 o'clock in the forenoon of that day, the following Second Hand Automobile Auto Car Truck No. D-341-BG and Autocar No. D-360-BG, manufactured by the Autocar Sales Company, belonging to the Caruso Trucking Co., of 5 West 103d Street, Borough of Manhattan, County and State of New York, to satisfy its lien for storage charges, repairs and labor upon the Conditional Sale [illegible]

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NEW INCORPORATIONS.

New York Charters.

Special to The New York Times.

ALBANY, Nov. 15.—Forty-eight new corporations, with an aggregate capitalization of $605,500, were chartered today. They include:

Teen Realty Corp., Manhattan, $10,000; K. A. Teen, W. E. Mandour. (Attorney, J. F. Gesmer, 60 Maiden Lane.)

Terrex Products Corp., Manhattan, paints, &c., $20,000; A. W. Palmer, M. R. Roberts, C. M. Hessler. (Attorneys, Morrell, Bates & Tepping, 27 Cedar St.)

C. and F. Realty Corp., Manhattan, $5,000; M. H. Pennypacker, S. H. Peterson, A. Brunner. (Attorneys, King & Wilkinson, 27 Cedar St.)

Frederick W. Starr & Son, Brooklyn, lumber, $175,000; F. W. and E. B. and R. T. Starr. (Attorney, G. C. Bluechner, 350 Fulton St., Brooklyn.)

Fibbro Realty Corp., Manhattan, $15,000; J. and L. Finkelstein. (Attorney, G. Eichorn, 305 Broadway.

Barry-Towaly, Manhattan, play production, $20,000; A. and S. Warner, A. Diamond. (Attorney, W. Klein, 152 West 42d St.)

Genuine Velour Hat Co., Manhattan, $10,000; B. Bunderoff, A. M. Bogrowitz. (Attorney, H. J. Chambers St.)

Dan-Mill Realty Corp., Manhattan, $5,000; M. Shleifer, L. Roth, L. Berlin. (Attorneys, Pam & Silinsky, 277 Broadway.)

Gorneau Hosiery Dye Works, Manhattan, $20,000; W. S. Block Jr., K. L. Smith, C. Morris. (Attorney, S. K. Fuller, 38 Park Row.)

Sanrems Manufacturing Co., Brooklyn, street manufacturers, $10,000; P. Strauss, H. Matz, J. Janowitz. (Attorney, H. A. Banks, 309 Broadway.)

Lee J. Shillinger, Richmond, battery service stations, $10,000; L. J. Shillinger, C. and C. Ricker Jr. (Attorney, H. J. Stelzner, 29 Broadway.)

Pinewhine Realty Co., Brooklyn, $10,000; M. Pine, M. Whinston, J. Weinstein. (Attorney, H. Rubin, 302 Broadway.)

Albion Theatres, Albion, Orleans Co., 700 shares preferred stock, $100 each; 1,500 common, no par value; W. H. and C. N. Jeffers; L. Howe. (Attorney, B. Ryan, Albion.)

Dartind Homes Construction Co., Queens, $60,000; A. Solem, R. Unger, J. Cohen. (Attorney, A. Cohen, 220 Broadway.)

Wallace Office Furniture Co., Manhattan, $1,500; B. and M. Bendal, J. Venture. (Attorneys, Trencher & Burnbaum, 303 5th Av.)

Wallace P. Cohoe & Co., Manhattan, make bottle caps, 300 shares common stock, no par value; W. P. Cohoe, G. G. Schurman Jr., E. P. Wilcox. (Attorneys, Round Schurman & Dwight, 100 Broadway.)

Cole Bros. & Drummond, Manhattan, motors, 1,000 shares preferred stock, $100 each; 1,000 common, no par value; L. Makemer, R. Brill, S. Gross. (Attorneys, Gagenheimer, Untermyer & Marshall, 120 Broadway.)

Roosevelt Park Realty Co., Kingston, $60,000; J. J. Cuneo, R. L. Thompson, S. D. Mehlitz. (Attorney, F. W. Powell, Kingston.)

Union Body Co., Buffalo auto bodies, $10,000; D. and M. Hrvol, T. F. Poulin. (Attorneys, Wade & Ludlow, Buffalo.)

Food Chamber Co., Manhattan, merchandise, 500 shares common stock, no par value; E. Chiert, W. A. Werner, M. F. Kelly. (Attorneys, Bleich & Werner, 3 Rector St.)

Ready-to-Putto Shoe Co., Manhattan, $25,000; A. Langsam, H. Lurie, M. M. Jackson. (Attorney, S. L. Rieskmere, 277 Broadway.)

Regent Realty Corp., Brooklyn, $20,000; M. Brown, J. Gordon, C. Koppelman. (Attorneys, Engel & Tolsy, 1,799 Pitkin Av., Brooklyn.)

Silon Knitting Mills, Manhattan, $5,000; S. and D. Kobart. (Attorney, M. Langer, 261 Clinton St.)

Shadle & Co., Bronx, butcher, $20,000; M. F. and M. Mandle, J. R. Wellenstein. (Attorneys, Seligman & Seligman, 27 Cedar St.)

Thomas Sweeney Co., Dunkirk, $50,000; E. C. Thomas, M. C. Albach. (Attorney, J. C. White, Dunkirk.)

Hayes Manhattan Hotels and Restaurants, $5,000; H. C. Wing, O. C. Miller, W. J. Bradshaw. (Attorneys, Wing & Wing, 27 Cedar St.)

Oriental Music Shop, Manhattan, phonographs, $5,000; A. G. Aronson, H. Herson, J. Levkov. (Attorney, C. J. Herson, 261 Broadway.)

Marrisal Co., food products corp., Manhattan, 1,000 shares common stock, no par value; F. and L. J. Russo, J. Romano. (Attorney, G. F. Maguire, 149 Broadway.)

Amherst Paper Co., Queens, $20,000; W. Matthews, C. Littlefield. (Attorney, J. J. Hegt, 126 Liberty St.)

Crystal Run Feed Co., Crystal Run, $15,000; J. W. Travis, J. W. Halliday, T. L. Nearing. (Attorneys, Finn & Finn, Middletown.)

Raebow Construction Corp, Jamaica, $15,000; C. and R. Liebowitz, M. V. Hickey. (Attorney, B. Marvin, Jamaica.)

Rufus H. Brown Co., Brooklyn, builders, $100,000; R. G. and H. D. Brown, C. E. Hildebrand. (Attorney, W. H. Orr, 350 Fulton St. Brooklyn.)

Goodrich Furniture Co., Manhattan, $10,000; J. and E. and D. Goodrich. (Attorney, W. Rabinowich, 32 West 42d St.)

White Star Holding Corp., Manhattan, realty, $20,000; B. Kort, B. Cohen, S. Friedman. (Attorneys, Fischer & Mead, 261 Broadway.)

Brooklyn Gas and Electric Arc Lamps Co., Brooklyn, $20,000; O. and I. Schwartz, H. J. Kendler. (Attorneys, Verchover & Falb, 154 Nassau St.)

Emino Holding Co., Bronx, $5,000; E. and J. and G. Corti. (Attorneys, Menken Bros., 206 Broadway.)

Carroll Plaza Realty Corp., Bronx, $3,000; H. Anderson, O. G. Bertolan, G. B. Klee. (Attorney, E. J. Krug Jr., 2,804 Third Ave.)

Fleet Holding Corp., Manhattan, 1,000 shares, $100,000; B. Rosen, R. Bramlett. (Attorney, H. Silverman, 309 Broadway.)

Glaser A. Badner Motor Sales Corp., Buffalo, autos, $10,000; G. Badner, G. A. Glaser Jr. (Attorney, B. Rubbatin, Buffalo.)

Mansfield Garage, Brooklyn, $5,000; P. Mandel, M. A. Jehlen, J. Wilson. (Attorneys, Cohen Bros., 38 Wall St.)

Overman Estates, Manhattan, securities, 700 shares preferred stock, $100 each; 3 common, no par value; M. G. and R. Overman, M. Birnall. (Attorneys, Lowther & Smith, 25 Nassau St.)

Ayro Garage, Mount Kisco, $50,000; R. M. Ayers, W. L. Rockett. (Attorney, H. G. Adams, Mount Kisco.)

Big Four Holding Co., Yonkers, realty, $80,000; C. M. Swedberg, F. P. Richey, O. J. Jungman. (Attorney, H. E. Schlobell, Yonkers)

Nelex Engineering Co., Brooklyn, $10,000; C. S. Bryan, M. Meyer Jr., A. M. Schmidt. (Attorney, E. T. Harwill, 215 Montague St., Brooklyn.)

Cold Guide Co., Manhattan, advertising, $1,000; D. H. Greene, A. McCaffrey, W. J. Baker. (Attorneys, Wilder, Ewen & Patterson, 45 Cedar St.)

D. D'Arcy, Manhattan, commission merchant, 500 shares common stock, no par value; W. H. McLeer, L. E. Cove, F. J. Cox. (Attorney, J. S. Johnston, 24 Nassau St.)

Hop-carts, Syracuse, sales tag work, $250,000; W. L. and F. B. Bradley, J. M. Hastings Jr. (Attorneys, Hancock, Derr, Springs & Shove, Syracuse.)

William Kahn, Bronx, bakery, $5,000; J. Brauer, F. Novick, L. E. Cove, F. J. Cox. (Attorney, N. G. Heiman, 41 Park Row.)

CAPITAL INCREASES.

Beechnut Packing Co., Canajoharie, $7,000,000 to $9,500,000.

CAPITAL REDUCTION.

Linhart Apartments, Buffalo, 600 shares, $100 each to 300 shares, $50 each.

CHANGE OF NAME.

Edwards & Sanders, Manhattan, 1,000 shares, $50 each to 500 shares, $50 each and 500 common, no par value.

NAME CHANGES.

Central Talking Machine Shop, Manhattan, to Retail Music Corp.

Mirsch Laboratories, Manhattan, to Wolff-Alport Chemical Corp.

Meyer & Edelson, Manhattan, to Meyer & Sarteris.

Calussa & La Sorta, Utica, to V. La Sorta & Co.

SURRENDER OF AUTHORITY.

Saltzer Millinery Co., Mo.

DISSOLUTIONS.

Reyvas Realty Co., Manhattan.
Acker Rezneky Co., Buffalo.
Niagara Coke Corp., Fortewen.
Triangle Stevedoring Corp., Richmond.
Mansfield Garage, Brooklyn.
Burke-Carey Corp., Richmond.
Rufus H. Brown, Brooklyn.

Delaware Charters.

Special to The New York Times.

DOVER, Nov. 15.—Charters filed today: United Silver Mines Co., $2,000,000; L. L. Cowan, G. D. Kimball, F. E. Trilling, Chicago. (Corporation Maintenance & Service Co.)

Henderson Structural Units Co., Wilmington, manufacture, $1,500,000. (Corporation Trust Co. of America.)

Cox Stores Corp., Wilmington, chain, $1,000,000. (Colonial Charter Co.)

Carter County Brick Corp., Wilmington, manufacture, $500,000. (Delaware Registration Trust Co.)

American Automatic Dispensing Co., Dover, manufacturing, $250

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220 Fifth Ave.
At Madison Square
Corner 26th Street

A Fifth Avenue Address

In a superior building overlooking Madison Square, where all floors are permanently open to sunlight and air.

Building Service

Is of the highest character. Five high speed elevators. Light and cleaning service included in the rent.

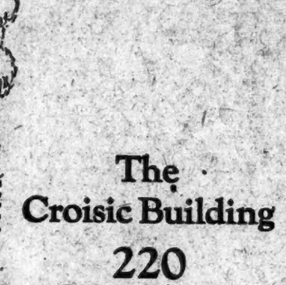
Rentals

Moderate, for space in this preferred Fifth Avenue section.

Conveniently Located

This building is quickly reached from all parts of the city by subway, bus, elevated and surface lines.

A few units ranging in size from 320 to 4000 sq. ft. available for immediate and later occupancy.



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1261 Broadway, At 31st Street. Spearlee. Telephone Penn. 6520

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206 Livingston St.
25' feet from Hoyt St. corner
NEW BUILDING
25' x 64'
Floor above store also available
WONDERFUL RETAIL LOCATION
James B. Fisher Co.
Main 7266
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NEAR MADISON AVE.
Sixth floor front half. Elevator service. Good light and steam heat. Suitable for office or golf school. 3 years' lease. All necessary conveniences. Reasonable rent. Immediate possession. For full particulars inquire of E. W. Farrington, 12 East 42d St.

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ROYAL GRAND
160 CLAREMONT AVE.
Opposite Grant's Tomb, Near 122d St.
3 & 5 Rooms
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IMMEDIATE POSSESSION.
Select neighborhood. All modern improvements. At very moderate rentals. Apply on premises or
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B'way & 79th St. Endicott 3100

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NON-ELEVATOR NOW READY.
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3-4 ROOMS, $75 to $97.50
Inquire on premises or
Nehring Brothers, St. Nicholas Av. Corner 182d St.

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860-870 West 181st St.
Overlooking Riverside—Hudson—Palisades.
3-4-6 Rooms $80 to $165.
Nehring Brothers, St. Nicholas Av. Corner 182d St.

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171 WEST 71st ST.
8 rooms, 3 baths.
Rent $6,000 to $6,500
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170TH TO 171ST ST.
Modern Apartments, Tiled and Painted
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4 BEAUTIFUL ROOMS
Every modern improvement; $75 to $82.

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Block West of Broadway
Exceptional
1, 2, 3 & 4 Rooms
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5, 6, 7, 8 Rooms
Extremely Attractive Rentals. For Immediate Occupancy.
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Are you looking for an apartment that has a real homy atmosphere? Those three fine, large rooms and two baths will answer all your requirements. It is close to Fifth Avenue; the house is well kept And well heated.
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9-Story Fireproof Apartment.
3 & 4 Rooms
$1,200 TO $1,600.
WOOD-BURNING FIREPLACES
Day & Night Telephone, Hall & Elevator Service
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TOP LOFT
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AT 7TH AV.
Top Loft, Very Large Skylights,
Windows All Around; 5,500 Sq. Ft.
RENT $4,000
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Steam Heat; Elevator Service.
SUITABLE ANY BUSINESS.

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Front Half of Loft. 6,400 Sq. Ft.
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Apply 216 West 18th St. Watkins 9191.

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NEW CORNER LOFT
13,500 square feet
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Finest loft in city. Long Lease. Reasonable Rate.
FIREPROOF BUILDING—LIGHT 3 SIDES
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Two, three and four rooms furnished or unfurnished. Full kitchen.

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By subway express or New York Central it is but 15 minutes to Grand Central and less than 30 minutes to Wall Street. Special convenience for men whose offices are in Grand Central district.

Three restaurants.

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3, 4 & 5 Rooms
at 830 Seventh Ave., near 54th Street.
Very accessible.
Unfurnished and Furnished.
Rentals Moderate.
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New Apartment Homes
Fred F. French Construction Control Management

59 E. 54TH St.
West of Park Ave.
4 Rooms, $3,000-$3,400
Doctor's Suite, $2,100

55 Park Ave.
Bet. 37th-38th Sts.
Living room, 2 bedrooms, breakfast room, kitchen
$3,400-$4,500
Doctor's Suites, $2,400-$2,800

1140 Fifth Ave.
Corner 95th St.
4, 5, 6, 7 rooms,
$2,100-$5,100

1160 Fifth Ave.
Corner 97th St.
4 rooms, $2,100-$2,300

114 E. 40TH St.
East of Park Ave.
Living room, 2 bedrooms, kitchenette
$2,200-$2,750

34 E. 51st St.
West of Park Ave.
Living room, bedroom, dressing room, kitchen
$2,500 to $2,900

For Floor Plans and Descriptive Booklets consult your own broker or
FRENCH & FRENCH
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350 Madison Ave. at 45th St.
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A NEW fireproof apartment house with every modern convenience.
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3 & 4 Rooms
Elevator Apartments
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The DUNCAN
Duncan Avenue and Boulevard
Jersey City, N. J.
Jersey City's Finest New Housekeeping Apartment
3 TO 9 ROOMS
$1200 TO $4000 RENTALS
Immediate Occupancy
In construction, appointments and service, comparable with New York's best. Sound-proof, fire-proof, light rooms. Walking distance of Tube to New York—10 minutes downtown, 20 minutes uptown.
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Modern Fireproof Building
3 Rooms, Bath, Reduced to $1600
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SIX SUNNY ROOMS, LIVING ROOM 15x25, TWO BATHS.....$5,000
SEVEN ROOMS, THREE BATHS, $3,700
FOUR ROOMS, ONE BATH, $1,900;
THREE ROOMS, ONE BATH, $1,500
SERVICE UNEXCELLED. Tel. Butterfield 0434.
ALL HOUSEKEEPING APARTMENTS.

EAST 60TH STREET
100% Co-operative Apartment
Living room 16x21, fireplace.
Bedroom 11x18, private bath.
Breakfast room, complete every detail.
Kitchen, modern and fully equipped.
PRICE $5,000 TO $7,000
Monthly operating charge $53.33 to $125.
50% saving under this plan.
Plans and details,
FRANK L. FISHER CO.,
17 East 42nd St.

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120 East 31st St.
8 Rooms and Bath—Murray Hill
Fireproof Elevator Apartment.
Unequaled Service—Moderate Rent.
Apply on premises or
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UNLIMITED FUNDS FOR FIRST, SECOND AND THIRD MORTGAGES; ALSO RENT ASSIGNMENTS AND BUILDING LOANS. M. L. SELLS CO., INC., 110 WEST 40TH.

FIRST MORTGAGE LOANS. MANHATTAN-BRONX. SPOTTS & STARR. Times Bldg., 42d & Broadway. Bryant 4000.

SAVE brokers' commission. Business men loans, second mortgages, $5,000 to $25,000; principals only. Young's, 47 West 42d St. Longacre 9362.

WE BUY second mortgages from $1,000 to $100,000; low rates; quick action; principals only. Samuel Levitt, 299 Broadway. Worth 8750.

10%—$5,000 first mortgage investments; principal and interest guaranteed. New Jersey Guaranteed Mortgage Co., 38 Park Row.

UNLIMITED funds available for first and second mortgages, rent assignments, outstanding accounts. Suite 700, 3 West 29th.

SECOND and third mortgages; quick action. MORRIS MORTGAGE CORPORATION, 51 CHAMBERS ST. WORTH 3450.

UNLIMITED amount from $1,000,000 up, to loan on first mortgage on high-class income property. Murray Hill 4639.

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SECOND mortgage money; quick, reasonable. Harry J. Sokolow, 276 5th Av.

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30TH ST., 124 EAST—Private house, 3-story basement; plot 17.10x98.9; price $30,000; liberal terms. J. W. Bishop, 1,650 Broadway. Circle 1,540.

73d ST., WEST (near Park)—Private house, 15 rooms, 3 baths, splendid interior decorations; plot 20x102.7; price $42,500; liberal terms; small amount of cash. Wm. A. Leischner, 1,650 Broadway. Circle 10296.

WEST 90s—4-story and basement, 20x100, 16 rooms, furnished; fine location; $5,000 required; easy terms; exceptional; also 3-story and basement, 16x100; steam heat; parquet floors; newly decorated; price $25,000, cash $5,000. Others. Home Realty, 11 East 42d. Vanderbilt 3723-8794.

76TH—High-class rooming house, 18 rooms, 10 baths; 5-year lease; newly renovated; steam heat. Schuyler 7981.

70TH ST. (off Broadway)—Doctor's opportunity, 14-room dwelling. Sanderson, Schuyler 7981.

88TH (off Broadway)—14 rooms, 4 baths; 5-year lease; income $825 month; $2,000 cash required. Schuyler 6269.

95TH ST., between Lexington and Park Av., private house, 12 rooms, 4 baths; $36,000; remodeled throughout. Write W. Lally, 154 West 101st St. or phone Worth 2828.

103D, 310 WEST—ONE OF NEW YORK'S MOST NOBLE MANSIONS, A GENTLEMAN'S HOME IN EVERY RESPECTS, FULLY FURNISHED IF DESIRED; LIGHT ON 3 SIDES, WITH MODERN GARAGE AND WORKSHOP HOLDING 5 AUTOS; TERMS TO SUIT; CAN BE SEEN BY APPOINTMENT ONLY.

106TH ST. (near Riverside Drive)—American basement house in perfect order, for immediate possession; can be bought at a right price and on satisfactory terms.

Three-story and basement brownstone house, suitable for doctor or rooming house, on West 145th St.; price $19,000; only $4,000 cash required.

American basement house, close to Columbia College, suitable for fraternity or rooming house; seen by appointment only.

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Broadway, corner 100th St.
Telephone Academy 1600.

LENOX AV., 212—17 rooms; immediate possession; bargain. Owner. Phone Longacre 3719.

WASHINGTON HEIGHTS—Will sacrifice for quick sale 3-story and basement private house, excellent condition, $19,000; $4,000 cash, balance on attractive terms; investigate; bargain. 415 West 145th.

CHARMING California 9-room house, brick and stucco; large, enclosed porch, 2 baths, exceptional laundry; dandy double garage; separate entrance upper floor; suitable for 2 families; block from school, close to elevated and subway; $15,500; about 1-3 cash. 1,522 West 1st. 2951J Bensonhurst.

AMERICAN basement residence, overlooking Hudson; immaculate condition throughout; electricity; improvements; suitable furnished, rooming; conservatory; Columbia College fraternity; vacant; immediate possession; appraised $61,000; price $44,000; cash required $5,000. M 395 Times.

BARGAIN—West 95th, 3-story basement residence; 10 rooms, 6 real bathrooms, completely renovated; vacant; possession at once; keys at this office; only $2,300 cash required; price $30,000. M. H. Gaillard & Co., 2,299 Broadway.

NEAR RIVERSIDE DRIVE (on 91st St., subway)—5-story, American basement, nine bathrooms; elevator; splendid income; excellent condition; good terms; principals only. Phone Riverside 10208, between 1-5.

DESIRABLE three-story and basement modern private house; high-class neighborhood; elegant condition; near Park Av.; price $35,000. Leon S. Altmayer, 62 East 86th.

NEW high-class apartment house, central location; easy terms; rents $180,000 per year; small investment property in exchange. D 100 Times.

EXECUTORS' SALE, 232 Division Street, front and rear houses; deep lot; $18,000; cash, $4,000. Lisiecki, 15 Murray St.

NEAR 86th St. subway; dwelling, 15 rooms, 6 baths; easy terms; immediate possession. Leroy Coventry, 54 West 72d.

SALE—4-story dwelling, 25x100, near 36th St., Park Av. Room 46, 1 East 42d.

Manhattan For Rent.

80S (Park)—16 rooms, 8 baths, steam; income $775; rent $286; expenses $50; quick buyer. B 442 Times.

Bronx For Sale.

152D ST. (near Union Av.)—Two-family, 11 rooms, 2 baths; price $15,000; cash necessary $3,000. Edwin J. Birley, 542 5th Av. Vanderbilt 1732.

180TH, 816-818 (near Southern Boulevard)—Two-family house and lot, all improvements, 60x100, in business section. Maldhof, owner, 1,430 Rosedale Av., corner East 177th St., or call on premises.

A NEW two-story house; every improvement; steam heat, tiled bath, oak floors, mirror doors; nice neighbors; price $9,500, worth $12,000; easy terms; convenient to school, stores and transit; 4,336 Matilda Av., between 236th and 237th Sts., two blocks west of White Plains Av.

Brooklyn For Sale.

5TH AV. in the 20s; 5-story building, 28x100; owner will sacrifice. Wagstaff & Outhwaite, 383 Madison Av. Murray Hill 8360.

BENSONHURST — Two-family tax-exempt high-grade houses; 15 rooms; double garage; 40x100; from builder; $20,000 and $21,500. Apstein, 2,119 78th St., Brooklyn.

FLATBUSH.

New semi-detached stucco with garage; 6 large rooms and enclosed porch; parquet throughout; breakfast nook, decorated to suit; heart of Flatbush; near Bedford Av.; price $9,500; reasonable terms; immediate occupancy. Write Mr. Schumacher, William E. Harmon & Co., 957 Broadway, Brooklyn.

FLATBUSH (1,466 East 18th St.)—Six-room stucco and shingle, semi-detached; plot 40x100; four-car garage, three spaces rented; parqueted; all improvements, steam, electricity; big porch and fireplace; convenient to transit, school and church; must sell at once, price $14,000, cash $3,500; terms to suit. Gallagher, Midwood 1507 or Whitehall 3857.

FLATBUSH (2,018 Av. J)—Ideal location for doctor or professional man, 9 rooms and sun parlor, quarquet floors throughout, tiled kitchen and bathroom to ceiling, built-in needle shower, billiard room in finished cellar; plot 50x100; 2-car garage. Builder and owner on premises.

FLATBUSH—Elegant and modern stucco residence in highly restricted section; every improvement; owner moving Dec. 1; will sacrifice; shown by appointment. Mansfield 8295.

FLATBUSH—Beautiful home, corner, 60x100; $21,500, worth $25,000. Call Midwood 1641.

MODERN DWELLING of 6 rooms and 2 baths, located at 483 Mansfield Place, Brooklyn; asking $25,000, but will be sold this week to party making best offer; dwelling is but four years old, and has all the latest improvements, including hot water heat; on plot 40x100, with garage. Inquire on premises.

States Island For Rent.

ST. GEORGE—29 Stuyvesant Place, 5 minutes' walk from ferry; house 13 rooms; all improvements; rent $120 month (now vacant), immediate possession. Apply on premises or phone Endicott 2013.

Queens County For Sale.

BUILDER sacrifices less than cost beautiful tax-exempt Colonial house, plot 5,000 square feet, garage, driveway; hill section, Jamaica's finest residential park; 20 minutes Manhattan; 400 trains daily; 5 cent fare; sewer, gas, electricity; pavement; steam, parquetry, open fireplace, sun parlor, tiled kitchen, tiled bath, artistic decorations, fine fixtures; $1,000 cash, $33 monthly principal. McNecca, 20 Union Hall St., Jamaica (Union Hall Station). Phone Jamaica 4105.

HOUSES AND ESTATES.

Queens County For Sale.

QUEENS, L. I.—Architect's English stucco; seven rooms, bath, garage; every convenience; $9,500. Bauman, Murray Hill 3880, Extension 78.

AT FLUSHING—New model detached houses, Summit Court and Sanford Av., three blocks from Main St., depot, subway, schools, stores and churches; six large rooms, tiled bath, steam heat, enclosed porch; every modern improvement; hardwood trim. Lightoller fixtures; bargain at $12,800 on terms to suit; houses can be seen any day. Sundays included. Kennedy & Rapelye, Sanford Av. and Summit Court and 3 Main St., Flushing. Tel. Flushing 2484.

BEAUTIFUL EAST ELMHURST.
20 minutes from Times Square.
Owner offers attractive new 7-room stucco home near Flushing Bay; tiled bathroom, dining alcove, enclosed and heated sun parlor, driveway, room for garage; subway, 5 cent carfare; moderate amount cash required; price $8,500, easy terms. B. B. Davis, 3 East 44th St. Vanderbilt 0911.

Long Island For Sale.

BELLEROSE—30 MINUTES OUT.
Electric service station; 4 minutes' walk to new house; 6 rooms, tiled bath and kitchen, sun parlor, breakfast room, oak floors throughout, floored attic with stairway, extra toilet and tubs in basement; copper flashings, gutters and screens; garage; $12,500; terms. Edward Blalla, 41 Remsen Lane, owner and builder. Phone Floral Park 350.

BROADWAY—FLUSHING.
BEAUTIFUL NEW STUCCO HOME, SIX BLOCKS FROM STATION; PRICE $12,500; TAX EXEMPT; 6, 7 ROOMS, TILED BATHS; FINEST RESTRICTED RESIDENTIAL SECTION; SEWERS; EASY TERMS; COAL GUARANTEED. PARADO HOME CORP., 28TH, CORNER CYPRESS AV. TEL. FLUSHING 5020.

BROADWAY-FLUSHING.
House, tax exemption; 8 rooms, 1 tiled bath on the 1st floor and 1 tiled bath on the 2d floor; excellent location, near station, school and stores; all improvements; good buy. S 823 Times Downtown.

FOREST HILLS GARDENS—A small amount of cash and balance like rent for exceptionally large rooms, 2 baths, sun parlor, fireplaces, screens and shades; newly decorated; easily converted into 2-family; real bargain for quick action. Owner, 346 Burns Street. Phone Boulevard 9345.

HUNTINGTON—Two acres, six-room house, bath and heat; garage; price $6,500; easy terms. Chas. E. Sammis Jr., Huntington, L. I. Tel. Hunt 435.

MOUNT VERNON—Our charming hollow tile and stucco home, exclusive section, offered on account moving West; seven rooms, two tiled baths; extra lavatory, sun room; sleeping porch; hot water heat; fireplace; garage; landscaped plot, 75x100; $22,500. Call my broker. Stanley Kirk, Mount Vernon.

NEW ROCHELLE—Beautiful old country place amid fine estates, 1½ acres; trees; nine-room house, steam heat, excellent plumbing; sacrifice account family changes; $15,500.

STANLEY KIRK, SOLE AGENT.
110 East 42d N. Y., or Mt. Vernon, N. Y.

NORTH SHORE houses for rent and sale; plots at a bargain; buy before advance in Spring prices; acreage for sale; prettiest suburb of New York City; 22 minutes to Pennsylvania Station; give me a call and secure a bargain. W. H. Holman, Douglaston. Phone Bayside 1249J.

WESTBURY—$8,250; unusual opportunity, new dwelling, restricted section; 7 rooms, attic, hardwood floors, steam, gas, electricity; $2,500 cash. Pierson Manor Av. Telephone 203 Westbury.

OWNER LEAVING NEW YORK.
Will sacrifice beautiful suburban home; located 40 minutes from Penn. Terminal; 4 minutes from station; 10 large rooms and reception hall; all improvements; hot water heat, two open fireplaces, built-in china closets, butler's pantry, large porch, huge closets, large plot planted with shade trees, evergreens, shrubs; property worth $16,000; will take $11,000 for quick sale; terms. G. 408 Times.

DISTINCTIVE SCARSDALE HOME.
Beautiful setting, near station and schools; part stone; unusually well built; spacious and convenient; library; open fireplaces; four tiled baths; first floor lavatory; oak floors; two-car garage; worth $45,000; less for quick sale. Box 924 Scarsdale, N. Y.

WILL SACRIFICE—Two lots in Garden City, $160 each, $40 down, $5 monthly; within five minutes' walk of station, stores and schools. Write for particulars. Fred Dolan, 152 West 42d St., New York City.

COLONIAL house in Milton; four masters rooms, two baths; in A1 condition; price $27,500. Apply Herbert A. Sherman, 41 East 42d St.

NEW house, built day's work; ideal surroundings. 185 Lee Av., Yonkers 4737.

Long Island For Rent.

FLUSHING—Lease $125, immediate occupancy, 9-room house, modern improvements; sun, sleeping porches; garage. Phone owner, Cortlandt 4732.

FOREST HILLS GARDEN (14 minutes to city)—Beautiful home, furnished; 9 rooms, 3 baths, sun parlor, sleeping porch; garage; gasoline tank; wonderful oil heating plant, electric washer and mangle; 2 blocks from station; references. Phone Boulevard 6489.

Westchester County For Sale.

LARCHMONT—Charming Dutch Colonial cottage in setting of beautiful trees; excellent construction; hardwood floors throughout; hot water heat; spacious living room with open fireplace, porch, dining room, kitchen, large master bedroom, 2 medium-sized bedrooms, tiled bath; piped for another room and bath; 2-car garage; if bought at once can be had for $15,000.
DRUMMOND REALTY CORP.,
83 Boston Post Road, Larchmont. Phone 564.
17 East 42d St. Phone Murray Hill 7323.

LARCHMONT—Very attractive home, 11 rooms, 2 baths, 6 porches; garage and stable; all modern appointments; grounds 230 by 340 feet; shade trees; best of location; price $30,000; half cash, balance on first mortgage; exceptional opportunity. Apply Frank Alexe, owner, 330 5th Av.

MOUNT VERNON, N. Y.
CHOICE CHESTER HILL LOCATION.
A modern brick attached home, 8 rooms, bath, electricity, gas, 2 extra lavatories; splendid floors, trim and interior arrangements; 3 minutes to depot; owner desires to sell quickly on account of removal West; price $13,000.
COOLEY REALTY CO.,
39 Prospect Av., Mount Vernon, N. Y.
Telephones 3400 and 3401 Hillcrest.

MOUNT VERNON—Eight rooms; all improvements; two-car garage; ready immediate occupancy; $10,500; cash $3,000. 50 N. Y. Times Brooklyn Branch.

NEW ROCHELLE—New brick Colonial residence, slate roof, leaded glass windows, built-in garage; lovely sun parlor, breakfast nook, 6 spacious rooms, 2 wonderful tile baths with showers; lovely grounds; every modern convenience and high location; exceptional opportunity; see today.
DRUMMOND REALTY CORP.,
228 Huguenot St., New Rochelle. Phone 3242.
17 East 42d St. Phone Murray Hill 7323.

NEW ROCHELLE—Sale or lease, 2 Court, facing tennis court; Rochelle Park, near both stations; 9 rooms, 2 baths; bargain. George Neiman, 522 8th Av., New York City. 19 Manhattan Av., New Rochelle.

PELHAM—$19,000 buys this charming English beamed stucco house; 8 large rooms, 2 tile baths, sun room; hardwood floors, copper leaders and gutters, steam heat, every modern comfort; large grounds,

LOFTS AND FLOORS.

Manhattan—Bronx For Rent.
Continued from Preceding Page.

47TH—One loft, modern building, 22x90; best location for dressmaker, milliner or furrier. Apply 17 West 57th.

BROADWAY, 1,140—Sublet 1,000 square feet; exceptional light, sprinklers. Madison Square 9537.

CONVENT AV., 6 (137th)—Elegant parlor floor, suitable business, office; private house.

ENTIRE FLOORS 80x100, 550 FIFTH AVE., 43d Street.
REASONABLE RENTALS.
IMMEDIATE POSSESSION.
Full particulars from
DOUGLAS L. ELLIMAN & CO.,
15 East 40th St. Plaza 9200.

LOFTS, three and basement for rent; each floor 40x100; freight elevator; ideal location for manufacturer; immediate possession; reasonable rent. 205-210 WOOSTER ST. Apply NAT F. SCHMIDT, 220 BROADWAY. CORTLANDT 4778.

ENTIRE SECOND FLOOR TO RENT, ABOUT 25x22 FT.; POSSESSION AT ONCE; WILL DIVIDE TO SUIT. APPLY EMPIRE SQUARE REALTY CO., ROOM 208, 1,947 BROADWAY.

MFG. LOFTS—OWNER, Chickering 4460.
15 West 20th (sprinklered).....25x100
139 Bleecker St.....25x100
343 West 24th (200 lb. floor).....22x100

LOFT, 5,000 square feet, located at 121-123 East 24th St.; 12-story fireproof building; sprinkler system; minimum insurance rate. Apply Superintendent, 118 East 26th.

LOFTS for storage, 100 per cent. sprinklered building; 2 freight elevators, covered loading platform. Shuttleworth Building, Franklin, Varick and West Broadway.

SMALL LOFT with partitioned office above store floor; electric freight elevator; heart of wholesale fruit district. 214 Franklin St. Telephone Walker 7322.

TWO LOFTS, 12,000 sq. ft. each; low rent. Frank De Rosa Co., Fowler and Van Nest Ave., Bronx. Westchester 2859.

SHOWROOMS and offices, with display on 23d St.; good advertising space; rent $50 up. Apply 121 East 23d St.

LARGE manufacturing loft, 75x100; extra good light. Inquire Engineer, 315 East 94th.

TWO LOFTS, 2,000 sq. ft. each; also store; low rent. Orchard 7765.

STORES

Manhattan—Bronx For Rent.

3D AV., corner store; best location, near 42d St.; good investment; immediate possession. Robert Kelly, 643 3d Av.

3D ST., 49 WEST—Store, basement, loft, block from 5th Av. bus.

47TH AV., 27th St., store, silks, $1,800; possession. Telephone Siegel, 6400 Midwood.

10TH ST., 37 WEST—Store and basement, 22x100; immediate possession; rent reasonable. Williams & Co., Inc., 115 East 19th St. Tel. Stuyvesant 7580.

54TH ST., 141-3 WEST—Store and basement, 33x100, suitable any line; rent reasonable. Bluross Realty Brokers. Lackawanna 1820.

20TH, 252-258 WEST (near 7th Av.)—Watkins 1023. Store and basement, 100ft sprinkler; low rate.

41ST, 8 EAST—100x21 ft.; immediate possession; on premises. Vanderbilt 9618.

42D ST.—Best location, 1 block west of Broadway; stores, offices, showrooms and lofts to let; new building; elevator, steam, electric; offices $50 up. Agent on premises, 324 West 42d.

50TH ST., 10 WEST — 24 floor store, unusually attractive for high-grade retail business; seen any time; particulars Call Vanderbilt 7557.

50TH ST., 17 WEST—Second floor store, high-grade business; possession; superintendent seen any time; Chelsea 7970; $5,000.

51ST ST., 6 WEST—High-class store, 22x100. Apply premises or Bryant 7925.

12TH STREET,
Between Broadway and Amsterdam Av.)
New building; stores for
DRUGGIST,
DELICATESSEN,
CONFECTIONERY,
LADIES' WEAR.
Good traffic; suitable any business. Also stores in Astoria, $65 up.
ABRAHAM BACHS, 988 W. 125th St.
Telephone Morningside 4044.

131ST, 564 WEST—Part of store to let for holiday season or permanent. Phone Columbus 1891.

BROADWAY STORES,
11.6x49.9x25.
Immediate possession; reasonable rental. The only small office left in building.
BETHLEHEM ENGINEERING CORPORATION,
Circle 1540. 1,650 Broadway.

CHAMBERS ST., 56—Part of store; suitable for toys, holiday merchandise; to Dec. 31.

LEXINGTON AV. AND 93D ST. (southwest corner)—2 parlor floor stores or offices, ideally suited for dentist, chiropodist, &c.; central complex suite $1,800. Apply on premises or R. & P. Realty Corp., owners, 25 West 45d. Vanderbilt 1057.

LEXINGTON, 1112—Parlor floor stores for rent; suitable for any business; rent reasonable. Apply on premises. Rhinelander 4607; 4608.

LEXINGTON, 665—Store, also large parlor floor, suitable any business; reasonable rent.

FOR RENT—Splendid retail store location in Strand Theatre Building, 1,581 Broadway; 750,000 people pass daily; rent reasonable; immediate possession. For full particulars inquire Room 1204, 220 Broadway. Phone Cortlandt 4775.

STORE about 1,500 square feet; busy Greenwich Village corner; desirable for auto supply or drug store; rent $375 to responsible tenant. Williams, Baxter & Co., Inc., 7th Av., corner Ferry St. Phone Chelsea 4370.

BASEMENT—7,000 square feet; also store with elevator, covered loading platform; 100% sprinklered building, very attractive rent. Shuttleworth Building, Franklin, Varick and West Broadway.

SECOND floor store, 24x85 feet; plate glass front, skylights, steam heat; rent reasonable at 77th Av., at 14th St. Apply Duross on premises.

STORE and basement, approximately 4,000 square feet, sprinklered building, 474 West Broadway; attractive rent, immediate possession.

STORES—Excellent downtown location, attractive rents. Shuttleworth Building, Franklin, Varick and West Broadway.

ALL sizes; call for Rafe, Joseph Rauschkolb, 46 West 46th. Bryant 0263.

Brooklyn—Long Island For Rent.

FULTON ST.—100% men's block, near Borough Hall; store and basement, 20x50, $1,000 per month; long lease. Henry L. Nielsen, 32 Court St.

MOORE ST., 44 (Brooklyn)—To sublet beautiful store. For particulars and information call Dry Dock 8043.

OFFICES.

Manhattan—Bronx For Rent.

9TH AV. OFFICE TO RENT.
About 170 sq. ft. Apply Securities Acceptance Corporation, 916 5th Av.

9TH AV., 500—Will sublet entire suite, part or desk room, 600 sq. ft. office, subdivided into 2 private offices, outer office and reception entrance. M. Baron. Phone Murray Hill 1846.

5TH AVE.—522 Guaranty Trust Building, at 44th St., about 600 sq. ft., mahogany furniture, L. J. Hall, Room 584. Telephone Murray Hill 6161.

9TH AV., 500—Attractive furnished offices, all service; reasonable rental. Struders Bros., Lexington 5440.

9TH AV., 500 (Suite 510)—600 square feet with or without service. Telephone Madison Square 9625 or 9627.

9TH AV. (near 44th)—About 600 sq. ft.; very desirable office space; rent reasonable. M 838 Times.

9TH AV., 500—Private offices and desk room, with or without service. Room 712, Fitzroy 1947.

56TH, 113 EAST—Private office and desk room; with or without service. Room 900. Telephone Madison Square 9742.

57TH, 116 EAST—Large, small, light offices, fireproof building; $4 up. Lexington 9400.

54TH ST AND 9TH AV. (Columbia Trust Building, Suite 2001)—Private offices or desk space.

54TH, 33 WEST—Light, airy office, $65 per month. Inquire Room 619.

42D ST.—Best location, 1 block west of Broadway; stores, offices, showrooms and lofts to let; new building; elevator, steam, electric; offices $50 up. Agent on premises, 324 West 42d.

42D AND BROADWAY—Furnished in modern baronial; steel cabinets, typewriters, telephones; rare opportunity. Phone Bryant 6646.

47TH STREET, 248 West, Remax building, light office with partition, $40.00.

BWAY ST AND BROADWAY (Gotham Bank Building, Suite 1712)—Private offices or desk space.

56TH, 240 WEST (Broadway)—Physician's or dentist's apartment to sublet. Riverside 9388.

125TH, 132 WEST—Parlor floor, suitable doctor, dentist, rental couple as residence.

BROAD ST., 80—One fair-sized office, completely furnished; reasonable. Inquire Room 1810.

100 BROADWAY.
LAWYERS TITLE & TRUST CO. BLDG.
Suite of 1,200 sq. ft., unusually light, attractive room, consisting of 3 rooms; may combine 2 into suit to May 1st, 1924. Lease for suite to suit or for one room. SEALE, F. NOYES & CO., 115 William St. John 8440.

OFFICES.

Manhattan—Bronx For Rent.

BROADWAY, 253—Postal Telegraph Building. Rooms 206, 204, 205; will sublease singly or together at bargain; fine outside space. Ask for Superintendent.

BROADWAY, 1,457 (426)—Suite 1018; light office and desk space; mahogany furnished; congenial party; references; $30-$40 monthly.

BROADWAY, 22 (Cunard Bldg.)—Desirable small private office to sublet; furnished or unfurnished. Apply Room 548.

BROADWAY, 500—Private office, furnished; stenographic services optional; reasonable. Room 714. Worth 5526.

FISK Building, mahogany furnished suite, 2 offices, reception room; 600 square feet; telephone; immediate possession. Call Columbus 0600.

GRAND Central district; excellent small front office, 103 Park Av. Apply Room 215.

MADISON AV., 1 (Room 1503)—Three large offices for rent, furnished.

MADISON SQUARE ZONE.
Corner suite, very light, 3 or 4 offices, soundproof partitions; rare bargain. Baumeister & Baumeister, 17 East 45th. Vanderbilt 10623.

WALL ST., 60—Sublease most attractive and desirable 4 private offices and large outer office, fully equipped brokerage; suitable any high-class business; fixtures reason for sale. Inquire Hanover 0815, Suite 1701, 60 Wall St.

WARREN ST., 97—Modern and light office room for rent from Jan. 1; located in heart of wholesale produce and grocery district; if desired, office furniture, including safe; can be taken over at reasonable cost; ideally suited for broker and importer. Room 94.

WOOLWORTH BLDG. (Room 2006)—Private office, telephone and stenographic service can be arranged. Whitehall 4968.

WOOLWORTH BUILDING—Desk with stenographic and telephone service; reasonable. Room 876.

FOR RENT,
private office, 600 square feet;
Divided into two rooms.
Immediate possession; reasonable rental.
The only small office left in building.
BETHLEHEM ENGINEERING CORPORATION,
Circle 1540. 1,650 Broadway.

OFFICE UNITS, 1,500 TO 7,000 SQ. FT. Good window space with advertising value; immediate possession.
BETHLEHEM ENGINEERING CORPORATION,
Circle 1540. 1,650 Broadway.

ENTIRE FLOOR of general and private offices, 3,750 sq. ft.; overlooking New York Bay and Hudson River; well equipped and furnished; only firms of financial standing will be considered. L. O'Neill, 26th floor, 11 Broadway. Bowling Green 9778.

OFFICES AND SHOWROOMS.
BEST MIDTOWN LOCATIONS.
WILCHINS, 1 WEST 34TH. FITZROY 8989.

OFFICES.
Low rents.
236 West 55th Street,
at Broadway.
Also a few completely furnished.

MIDTOWN SECTION—Our list of small and large unfurnished and furnished offices saves you time; service free. Baumeister & Baumeister, 17 East 45th. Vanderbilt 10623.

LIGHT corner offices in architect's suite, two hundred and fifty feet, four windows; private entrance; stenographer's service. 40th St., near 5th Av. Tel. Murray Hill 3726.

OFFICE—500 square feet, furnished, mahogany furniture; four large windows; rent $120 per month. Shuttleworth Building, Franklin, Varick and West Broadway.

JUST off 5th Av., furnished offices, large and small, to sublet for executive purposes only. 12th floor, 16 West 46th St.

OFFICES—Desirable location; telephone accommodation, messages received; $20 up. 19 East 47th.

FURNISHED offices, desk room; mail, telephone privileges; $3 monthly. Duane, 296 Broadway.

SUBLET offices, furnished or unfurnished; service. 135 West 44th St., Room 202.

ATTRACTIVE space, modern building, 700 square feet; low rate. 52 Vesey.

DESK ROOM

Manhattan—Bronx For Rent.

5TH AV., 500—Desk room, reasonable; immediate possession. Room 108.

23D, 116 EAST—Desirable furnished, unfurnished office or desk space. Gramercy 4062.

BROADWAY, 1,123 (corner 25th)—Furnished private offices; reasonable; telephones, stenographer. Room 707.

BROADWAY MAILING, ADDRESS and telephone privileges, $2 per month. No. 1,133, Suite 1220. Chelsea 0556.

BROADWAY, 1,974 (67th St.)—Small office, furnished, unfurnished; private entrance; telephone. Hobson.

BROADWAY, 1,133—Desk; mailing privileges, telephone and stenographic services. Watkins 0987.

BROADWAY, 1,270 (33d, Room 610)—Accommodations in beautiful office; bargain reliable party.

CHURCH ST., 20—Telephone and stenographic service; quiet office; reasonable. Room 906.

TIMES SQUARE SECTION—Desk room in private office, telephone and stenographic service; reasonable price. 182 West 43d, Room 606.

$5 OR $15 MONTHLY.
Desk Room, Mail and Phone Service.
Bulletin and phone listings, public stenographer. Mail privilege $2. Rock. 22 E. 54th.

DESK ROOM, MODERN ELEVATOR APARTMENT HOUSE, NEWLY FURNISHED; HOTEL SERVICE; ONE ROOM, BATH, $70 UP; TWO ROOMS, BATH, $100 UP; REFERENCES REQUIRED.
NELLES, 21 Warren.

DESK ROOM, Grand Central Terminal, desirable space to rent with stenographic, mail and telephone service. Room 1042.

DESK in beautifully furnished office; telephone, phone, stenographer; $20 monthly. 1,122 Knickerbocker Building.

DESK ROOM—Light, attractive office; reasonable. Architect, 1907 Tribune Building. Beekman 9236.

DESK ROOM and offices, $15 up; telephone, stenographer, listing. Kartut, 321 Broadway.

DESK ROOM, service optional. Room 813, 1,457 Broadway.

DESK ROOM, light, desirable office, telephone service. 1,170 Broadway, Room 817.

DESK room in private office, 426 near 5th Av. Telephone Murray Hill 0462.

DESK ROOM in nicely-furnished private office, 7 West 42d, suite 306.

USINESS PLACES (Miscellaneous)

All Sections For Sale.

A 8-STORY STABLE, about 20 stalls, truck room, living rooms for stableman on third floor; possession at once; price $20,500. Henry Merritt, 262 West 23d St. Chelsea 7181.

CORNER 8th Av., near 14th, 115 ft. front, 3 stores; price $100,000; very easy terms; possession. Call or see Mr. Pecoraro, Dwight, Archibald & Perry, Inc., 127 West 42d St. Watkins 5580.

CLOAK AND SUIT PLANT, 14 MACHINES, COMPLETE, READY TO WORK; THE LOFT TO RENT, 2,500 SQUARE FEET; FIREPROOF BUILDING; VERY LIGHT. SANDS & APFEL, 142 EAST 32D.

All Sections For Rent.

34TH ST., 126 EAST—Parlor grand piano; meetings, dramatics, professional; part time.

56TH, 37 WEST—Space to rent with established dressmaker for millinery or lingerie; use of reception room and workroom. Chapelle. Circle 2517.

BEDFORD AV., 754-760—Garage and showroom located in the Ant. Noble Row, 100x100. See owner, Mr. Kramer, 735 East 4th St., Brooklyn. Phone Berkshire 2859; no brokers.

WEST 57., 67-69—10,000 square feet for office or manufacturing; exceptional light. Phone Bowling Green 2396.

WHOLESALE OR RETAIL LOCATION.
261 6TH AVENUE.
Entire First Floor.
Choicest location on 6th Av. (opposite Best & Co.); beautifully furnished large shoe display; wonderful opportunity to secure high-class wholesale or retail location at a reasonable rental. Inquire on premises or Mr. Kay, Hudson Bay Fur Co., 363 5th Av. Phone Fitzroy 3300.

GARAGE; HEATED, $150; 248 E. 49TH. INQUIRE STORE, 244 EAST 49D ST.

APARTMENTS TO LET.

Furnished—East Side.

6TH AV. (overlooking Central Park)—Eight rooms (three master bedrooms, two master bathrooms); very handsomely furnished; beautiful view; kitchen; servants' room outside, flooded with sunshine, light and air; open wood fireplaces; rental for season or year. Rhinelander 1064.

7TH AV.—Eight rooms, 3 baths, overlooking Central Park. Plaza 8466.

50TH, 13 EAST—TWO LARGE ROOMS, SEMI-KITCHEN AND BATH; HANDSOMELY FURNISHED; LARGE FIREPLACE; FINEST BEDDING; DECORATED BY NEW YORK DECORATOR; TO BE OFFERED RESPONSIBLE PEOPLE. PHONE PLAZA 0644-0645.

30TH, 35 EAST—Large living room, good-sized kitchen, two small bedrooms, bath, completely furnished; elevator apartment; ninth floor; rent $105. Madison Square 8787.

Sutton Apartments, 2 rooms, kitchen, bath; $100. Elberon, 25 West 42d.

37TH, 16 EAST—Exceptionally desirable fully-furnished elevator apartment, overlooking living room, bedroom, kitchenette, bath; phone; phone; phone.

APARTMENTS TO LET.

Furnished—East Side.

40TH ST., 114 EAST.
Front apartment, exceptionally well furnished, 2 ROOMS, BATH, KITCHENETTE; $200 month. Inquire Supt. on premises.

47TH, 13 EAST—One or both of two large, finely furnished rooms, each with bath, in private decorator's apartment in exclusive building; unusual opportunity; references; appointment; M. H., 1565.

47TH, 9 EAST—Beautifully, completely furnished two-room apartment; exclusive house. Orr.

40TH ST., 41 EAST.
TWO AND THREE ROOMS AND BATH.
BY THE YEAR OR FOR WINTER MONTHS.
AN EXCLUSIVE HOTEL
IN AN EXCLUSIVE NEIGHBORHOOD.
A LA CARTE RESTAURANT.
PLAZA 0580.

50TH, 63 EAST—Entire floor, beautifully furnished; exclusive residential block; lease, $210.

59TH (Madison Av.)—Two rooms, bath, kitchenette; $180 monthly. Inquire Room 604, 19 East 48th St.

56TH, EAST—Exceptional, furnished 4-room apartment; new, modern building. Plaza 5610.

57TH AND MADISON—Nicely furnished studio apartment, Steinway grand piano, phone; suitable for professional party; to let during daytime. Phone before 10, Plaza 3250.

59TH ST., 41 EAST—To sublet, one large room and bath; immediate possession to Oct. 1; beautifully furnished; two flights up; can be seen 4-8 P. M.

60TH and Park Av.—Private house; entire floor of 3 rooms; dressing room, bath, kitchenette, roof garden; period furnishings and decorations; maid service; night man; couple desiring a real home; references exchanged. Information, phone Regent 2007.

60TH (Park-Madison).—Two bedrooms, spacious living room, bath, kitchenette, beautifully furnished throughout; lease, $230. Butterfield 0460, forenoons.

60TH ST., 18 EAST—Single, double, two rooms, bath; day, week, month, year; special rates. San Jacinto Hotel.

63D—Artistic 4-room apartment; rent $18,000; open fireplace, Rhinelander 7987.

62D—Exquisitely furnished duplex 7 rooms, 3 baths, $6,000 year. Rhinelander 7987.

63D (near Park)—Two rooms, bath, kitchen apartment; new building; two months or longer. Rhinelander 3178.

157 EAST 72D STREET.
A new, 12-story fireproof, housekeeping residence, with maid, restaurant and other hotel services; available; one-room furnished suites, $1,200 to $1,600; two-room furnished suites, $2,000 to $2,100; three-room furnished suites, $2,400 to $3,500; suites including kitchenette and one or two baths; ready Jan. 1, 1924; allowance made for unfurnished suites if desired. Renting office on premises.

63D, 115 EAST (5D)—Exceptionally desirable 4-room modern apartment; lease; $275.

66TH, 19 EAST (near Park)—4 rooms, 2 baths, $900 per month; $3,800 till Sept. 15. Lenox 1404.

FIFTH AV., 25 (9TH ST.),
WASHINGTON SQUARE SECTION.
In new 14-story building, living room, bedroom, kitchen and bath, 10th floor; woodburning fireplace. See Miss Withnell, Stuyvesant 4130.

LEXINGTON, 965—3-room apt., handsomely furnished, private bath, kitchenette, telephone; $85.

MADISON AV. (634 St.)—Desirable sunny parlor, bedroom, bath, kitchenette. Rhinelander 4501.

MADISON AV., 645—3 rooms, bath; non-housekeeping apartment; moderate rental.

PARK AV., 840 (corner 81st)—4 rooms, bath; beautifully furnished; 8th floor; $375 month; October. Rhinelander 4011.

PARK AV., 840 (corner 81st)—Six sunny, elegantly furnished rooms; patio, 15x26; two baths; three rooms, one bath.

PARK AV., 64—Artistically furnished studio, ground floor; every convenience; $125 month.

UNION SQUARE, 40—Business buildings, beautifully furnished, large studio apartment, two rooms, kitchenette, bath; $150 monthly. Stuyvesant 6738.

TWO TO SUBLET.
52d St., 114 East (near Park Av.)—Very attractive, non-housekeeping apartment, divided to suit, 1 room and bath to 4 rooms and baths; complete maid and other service rendered; in very select house; west Park Av. residential section; restaurant; will sublet for six or eight months, or until Oct. 1, 1924; immediate possession.

Furnished—West Side.

14TH, 51 WEST (Old Chelsea)—Charming 2 rooms, bath; Colonial, quaint, fireplaces, steam; $85; lease; included, maid, electricity, linens; restaurant connected, delicious food.

51ST, 4 WEST (WOLCOTT HOTEL)—PARLOR, BEDROOM, BATH, $7 TO $8 PER DAY; $45 TO $50 PER WEEK.

49TH, 241 WEST (HILDONA COURT).
Elevator apartment, 1, 2 and 3 rooms and baths; showers, kitchen, kitchenette; all newly furnished and decorated; $30 to $50 weekly. Longacre 3560.

57TH, 59 WEST—Parlor bedroom and bath; very desirable; immediate possession. Suite 405, Schuyler 1920.

47TH, 130 WEST—2 rooms, kitchenette and bath, completely furnished; centrally located.

48TH ST., 124 WEST—Beautiful living room, 2 bedrooms, kitchen, outside; two private entrances. Bryant 3136, Duncan.

50TH ST., 4 WEST—Three large rooms, bath, kitchenette; nicely furnished. Rhinelander 5200.

81ST (842 8th Av.)—Two beautifully furnished, bath, kitchenette, shower. Inquire store.

57TH ST., 223 WEST (CORNER BROADWAY) MODERN ELEVATOR APARTMENT HOUSE, NEWLY FURNISHED; HOTEL SERVICE; ONE ROOM, BATH, $70 UP; TWO ROOMS, BATH, $100 UP; REFERENCES REQUIRED.

53D ST., 56 WEST—Attractively furnished two-room apartment, Knickerbocker Chambers. Inquire of superintendent.

55TH ST., CORNER 7TH AV.
THE REGAL, MODERN ELEVATOR APARTMENT HOUSE, NEWLY FURNISHED; MAID SERVICE; TWO ROOMS, BATH; $125 UP. REFERENCES.

55TH, 335 WEST—Two large rooms, bath, kitchenette; southern exposure; fireproof building; switchboard operator; restaurant. Pierce, Columbus 8321.

57TH (Broadway)—Luxurious 6-room (kitchen) suite; vocalist reserves drawing room four afternoons; $175; half usual rate. Hotel Woodward.

57TH, 105 WEST—Very attractive small apartment; newly decorated. Appointment, Circle 5838.

58TH, 40 WEST — Desirable 2-room suite, bath, $70; permanent; gentleman; references.

57TH ST., 340 WEST (NEAR BROADWAY)—HIGH-CLASS MODERN ELEVATOR APARTMENTS; 2-3 ROOMS, BATH; MAID SERVICE; $100 MONTHLY.

57TH, 115 WEST (GREAT NORTHERN HOTEL)—PARLOR, BEDROOM, BATH; $6-$9; PARLOR, 2 BEDROOMS, 2 BATHS, $12.50-$15 PER DAY.

57TH ST., 157 WEST.
First-class living room, bedroom, kitchen, bath; all outside; top floor; quiet.

57TH ST., 200 West—Three sunny rooms, bath, kitchen; specially low price; year's lease. Rhinelander 5200.

58TH, 32 WEST—Owner leaving town, beautifully furnished 3 rooms, overlooking Central Park; small kitchen; also maid's room. Inquire Superintendent.

57TH, 59 WEST—Sublet, overlooking Park; two and three room kitchenette apartments; special rates; one month or year.

61ST, 10 WEST (corner of Broadway, Hotel Pasadena)—Beautifully furnished one and two-room suites, with private bath; overlooking Central Park; $35 to $50 weekly; $100 to $200 monthly; or lease for the year. Phone Columbus 7197.

57TH—Four-room apartment, front; piano; Victrola; gorgeously furnished; bargain. Bedford 1576.

57TH, 59 WEST—Large, sunny two bedrooms, living room, bath, kitchenette; elevator.

58TH, 56 WEST — Two rooms, kitchen, artistically furnished and decorated; homelike surroundings for refined people; $10 month; lease.

58TH ST., 19 WEST (Congress Hotel)—One-two room suites; special rates; references.

TO8, EVERYWHERE—Inspected apartments at reasonably low rentals; in splendid locations. Houghton Company, 132 West 73d. Endicott 6878.

71ST ST., 107 WEST (near Broadway at subway station)—Newly, beautifully furnished two rooms and bath; $115 up per month; finest location on the west side; must be seen to be appreciated; by month or year; references required.

71ST ST., WEST—Attractive four-room duplex apartment to lease, furnished or unfurnished; immediate possession. Endicott 6878.

71ST, 21 WEST (HOTEL JOYCE)—ONE, TWO ROOM SUITES; $12.50 WEEKLY UP.

72D, 118 WEST (HOTEL EARLTON)—VERY DESIRABLE TWO ROOMS AND BATH; FULL HOTEL SERVICE. RESTAURANT; WEEKLY OR MONTHLY. ENDICOTT 9545.

72D, 48 WEST (Hamilton Apartment Hotel)—Attractively furnished 2-room suites, bath; hotel service; restaurant; by month or year, from $115 per month up. Endicott 9545.

73D, WEST—Decorator will lease or sell his apartment, complete housekeeping, three rooms, bath; unusual furnishings and decorations. Write for appointment G 402 Times.

74TH, 35 WEST—Two rooms, kitchenette, bath, fireplace; nicely furnished; exclusive; reasonable.

74TH—Beautiful two-room, bath, kitchenette apartment; several months; $110. Endicott 6878.

APARTMENTS TO LET.

Furnished—West Side.

74TH, 108 WEST—Two rooms with kitchen, bath, also other rooms; reasonable.

76TH, 226 WEST (Cor. B'way)—2 and 3-room apartments; kitchen b...; completely furnished; steam heat, electricity, elevator, private phone and entrance; will rent reasonable by the month.

76TH, 123 WEST—Nicely furnished 2-room apartments; private bath, kitchenette; reasonable.

77TH, 10 WEST—LUXURIOUSLY FURNISHED 2-ROOM APARTMENT, PRIVATE BATH; SEPARATE KITCHEN; WEEKLY OR MONTHLY; REASONABLE.

77TH ST., 50 WEST.
(HOTEL MANHATTAN SQUARE.)
TWO ROOMS, BATH, $125 UP; 3 ROOMS, BATH, $225 UP; 4 ROOMS, BATH, $250 UP.

77TH, 335 WEST—Attractive, one, two-room suites; private bath; maid service.

78TH, 124 WEST—Attractively furnished parlor floor, two beds; accommodate three; $135.

79TH, 230 WEST—Elegantly furnished apartment, 5 rooms, 2 beds. Endicott 8190.

77TH, 215 WEST—One-room studio, private bath, private entrance, fireplace, phone.

80TH (near Broadway)—Apartment, five rooms, bath, $175. Elberson, 25 West 42d.

81ST ST., 123 WEST
2 rooms, bath, kitchenette; all improvements.

82D ST., 41 WEST—Lady going abroad wishes to dispose of 3-room apartment, attractively furnished; will sell contents with lease; no dealer. Schuyler 0053.

83D, 22 WEST—Attractive 3-room apartment, kitchenette; entire parlor floor. Owner.

83D, 61 WEST—Two rooms, bath and kitchenette; $115. Dewd.

83D—Three-room apartment, elevator, piano; gorgeously furnished; bargain; $165. Endicott 1275.

84TH, 255 WEST—Elegant five rooms, two bedrooms, twin beds. Schuyler 1045.

300 WEST 86TH ST.
Two rooms, bath. New Furniture.
$40 REDUCTION IF
SUBLET AT ONCE.
New Fireproof Apartment Hotel.

87TH, 24 WEST—Light basement studio, also 2 sunny rooms with kitchens, baths, fireplace, $100; unfurnished, $75.

88TH STREET, 306 WEST.
NEW HOTEL OXFORD.
On account of leaving city will lease my new apartment, beautifully furnished, own furniture, rugs, drapes, piano, Victrola, consisting of foyer, front, south, two rooms, bath, serving pantry, icebox; maid service; electricity; unusual opportunity for responsible party; immediate possession; lease to October. Phone Schuyler 1364, Apt. 53.

88TH, 306 WEST—Exclusively furnished apartment, two rooms, bath, kitchen; $165. Superintendent.

89TH, 349 WEST—Elegant one-room apartment, bath, kitchenette, steam, hot water.

91ST, 204 WEST—Attractive 4-room southern exposure apartment, nicely furnished; piano; excellent neighborhood; lease 10 months; reasonable.

91ST (Broadway)—Two large furnished front rooms; piano; kitchen; modern; elevator; $33 weekly. Apt. 43. Telephone Riverside 1881.

91ST ST., 27 WEST—High-class, furnished apartment, 2 rooms and bath; $90; maid and valet service.

92D ST., 60 WEST.
TWO ROOMS, BATH, $80 AND UP.
MAID AND VALET SERVICE.

92D, 306 WEST—1-2-3 unusual large attractive rooms, bath, kitchenette; service; references.

93D ST., 309 WEST—Attractive second floor, 6 rooms; real home; southern exposure; immediately available; rent $250. Taylor.

93D—Well-furnished seven-room apartment; let or sell; $100. Riverside 0419.

95TH (2,53 Broadway)—Onr-2way; 1 and 3 rooms, bath, kitchenette. Riverside 4753.

98TH, 305-311 WEST
AT RIVERSIDE DRIVE.
Housekeeping apartment hotel; 2-3-4 rooms, fully equipped; regular kitchen, kitchenettes; attractively furnished, including maid; linen; electricity; convenient 96th subway express. Riverside 6100.
EXCEPTIONALLY LOW RATES.

101ST, 311 WEST—BEAUTIFULLY FURNISHED 2 ROOMS, BATH AND KITCHEN; $25 WEEKLY.

105TH (Overlooking River)—Beautiful five-room apartment; Grand piano; $200. Endicott 6540.

109TH (215 Manhattan Av.)—2, 3, 4, 5, 6 room housekeeping apartments, elevator and non-elevator; references exchanged. Main office, 215 Manhattan Av. Academy 1647; 8 A. M. to 8 P. M.; open Sunday.

107TH, 107 WEST.
Large, high-class two and three room apartments, $60 up; references essential. Academy 1611. Supt. on premises.

110TH, 410 WEST (corner Columbus Av.)
GRAND PARAL PLACE.
2 rooms, bath, kitchenette, $75 up.
3 rooms, bath, kitchenette, $100 up.
High-class elevator apartment house.
References required. Phone academy 0618.
8 A. M. to 8 P. M. Open Sunday.

110TH, 535 WEST (14th floor)—New building, outside, 8 rooms, 2 master baths, piano; reasonable; appointment Cathedral 9734.

113TH ST., 507 WEST—2-1-2 room housekeeping apartments, unusually artistic; modern fireproof elevator building.

113TH, 519 WEST—Seven rooms, sunny, light, well furnished; lease. Apartment 20.

113TH, 540 WEST—High class apartment, 2 rooms, bath; electricity; maid service.

122D, 415 WEST (Apt. 12)—Attractive, furnished housekeeping suite, overlooking Morningside Park; two large communicating rooms and large kitchen; sunshine; elevator; wall heated; $100.

146TH, 610 WEST — Three well-furnished front rooms, including kitchen; new house; elevator. Apt. 6B. Bradhurst 2068.

140TH (near Riverside)—Apartment, five rooms, bath, piano; bargain, $125 month. Elberson, 25 West 42d St.

145TH, 501 WEST, Apt. 9—Living, bedroom, complete kitchen, facing Broadway-Drive.

151ST, 860 WEST—Charmingly furnished 5-room apartment; new house; apply between 10 and 5, superintendent, or phone particulars morning. Lenox 4648.

CENTRAL PARK WEST, CORNER 98TH ST.
HOTEL PETER STUYVESANT.
Suite, 2 rooms, bath, furnished, unfurnished. OVERLOOKING PARK. Inquire Mr. Sullivan or Clerk at Desk. Schuyler 1920.

CENTRAL PARK WEST, 370 (97th St.)—Artistic, charming 3 rooms, bath; $90; immediate occupancy. Inquire Mr. Hall, private phone.

CLAREMONT AV., 160 (Apt. 4L)—Attractive living room, 2 bedrooms, bath and kitchenette; near Grant's Tomb. Morningside 8290.

CLAREMONT, 196 (125th subway west)—Three and five rooms, front; elevator. Goddard.

FORT WASHINGTON AV., 31—ELEVATOR APARTMENTS; 2-4 ROOMS; KITCHENETTE; NEWLY DECORATED, REFURBISHED; REFERENCES.

GREENWICH VILLAGE—Combination living and bedroom, bath, kitchenette, open fireplace, electric light, steam heat, telephone, hardwood floors, furnished complete, linen and silver; lower floor, private entrance; one or two gentlemen; references required. 17 Bank St.

GREENWICH VILLAGE—Artistically furnished, complete housekeeping, 2 bedrooms. Watkins 7864 for appointment.

RIVERSIDE DRIVE (96th)—Beautiful furnished 4-room apartment, 2 bedrooms, real kitchen; ideal home; immediate occupancy. Watkins 0780J.

RIVERSIDE DRIVE, 37—2-3-4 rooms, kitchenette, well furnished; to lease.

ON WEST END AV. BELOW 96TH—HANDSOMELY FURNISHED CORNER APARTMENT, 9 ROOMS, 3 BATHS, MAID'S ROOM; WILL LEASE FOR FROM 3 TO 6 MONTHS; FOR FULL PARTICULARS, WRITE L. J., 94 Times.

WEST END AV., 378 (NEAR 72D).
Exceptionally attractive 2-room apartment, kitchenette, bath with shower; immediate. Endicott 5051.

OVERLOOKING 87TH AV.
Attractively furnished 2 rooms and bath;
NON-HOUSEKEEPING.
HOTEL SERVICE;
RESTAURANT IN BUILDING;
REASONABLE; AMERICAN PLAN RATES.
THE SHERELEE,
87TH AV. AND 9TH ST.
STUYVESANT 7032.

APARTMENT SPECIALIST.
HUNTING UNNECESSARY. CONSULT
Mrs. Dingeman, 139 W. 72d. Endicott 9336.

APARTMENTS TO LET.

Furnished—West Side.

ACTRESS touring, 5-room, elegant, piano, silver, dishes; beautiful view; one year; security. 773 St. Nicholas Av. Superintendent.

ATTRACTIVE four outside furnished rooms, elevator apartment. Telephone Washington Heights 2722.

EXCLUSIVE furnished apartments. Apartment Renting Co., Inc., 176 West 72d St. Endicott 1277.

PERSONALLY inspected apartments; all sizes. Smith-Gibbons, 503 5th Av., Vanderbilt 0426.

BUSINESS girl will share large apartment with two girls. G 476 Times.

FURNISHED room, apartment, near Columbia. Call Circle 1305.

Furnished—Bronx.

FOUR rooms, nicely furnished, Fordham; six months' lease; reasonable. Telephone Kellogg 2641.

Furnished—Brooklyn.

HEIGHTS—Elegant 8 rooms, bath, kitchenette, maid service, modern improvements; beautifully furnished; near all subways. 101 Montague St.

ATTRACTIVE four-room suite on ground floor, suitable for three or four adults; dining room on premises; five minutes from Wall Street; rates on application; references required. Franklin Arms, 96 Orange St., Brooklyn Heights. Telephone Main 7876.

Furnished—Staten Island.

STAPLETON HEIGHTS.
Six beautifully furnished rooms, heated. $1,560; 5 rooms, $1,200; lease to October, 1924. Phone Tompkinsville 2026.

FURNISHED apartment; ocean view, picturesque grounds; $50 monthly. Telephone 278W Dongan Hills. Platt, Hampton Court, Staten Island.

Furnished—Long Island.

JACKSON HEIGHTS—Unusual opportunity to rent reasonable, completely furnished three-room garden apartment; piano, Oriental rugs, &c., for 6 months or longer. Telephone Havemeyer 2726, 136 22d St. Apt. 31.

JACKSON HEIGHTS—4 large outside rooms in restricted neighborhood; references required; 30 minutes from Grand Central and Times Square. Phone Norris, Havermeyer. 2403.

JAMAICA, L. I.—Six months; immediate possession; upper floor, two family house, completely furnished; five rooms and bath; parlor; tiled kitchen and bath; piano, victrola, telephone; three blocks main R. R. station; furnish own steam heat; adults preferred. 9,026 144th Place. Tel. Jamaica 2465J.

Furnished—New Jersey.

FURNISHED home, Rutherford; reasonable rent; reference required. W. Butscher, 754 Nassau St.

Unfurnished—East Side.

57TH AV., 748 (at 57th St.)—Exclusive bachelor apartment building; living room, bedroom and bath, maid service included; meals and valet service

FURNISHED ROOMS.
East Side.

39TH, 113 EAST—Large room, all conveniences; refined neighborhood. Murphy.

42D ST., 152 EAST (Grametcy)—Front room, couple or 2 men; also small room; ref. erence.

27TH, 42 EAST—Clean, light; running water each room; steam heat, all conveniences. 5th floor.

29TH ST., 29 EAST, MARTHA WASHINGTON (A WOMAN'S HOTEL)—ROOMS WITH RUNNING WATER, $14 TO $18 WEEKLY FOR ONE PERSON; $17.50 TO $21 WEEKLY FOR TWO; ROOMS WITH PRIVATE BATH, $21 WEEKLY FOR ONE; $24.50 AND UP WEEKLY FOR TWO.

30TH, 124 EAST—Attractive bed-sitting room; private bath; elevator; references. Poole.

37TH, 18 EAST—Vanderbilt Studio renting office for all branches; Primrose Inn dining room on premises. 15 East 58th St. Vanderbilt 6986.

39TH, 29 EAST.

Desirable room; breakfasts; elevator; references.

40TH (515 Lexington Av.)—Bright double front room, near bath; steam, phone.

43D, 50 EAST—Small room; clean, comfortable, adjoining bath; gentleman; references.

44TH, 66 EAST—Large, sunny room, suitable 2 young men; references.

45TH AND 46TH AV. (HOTEL NETHERLAND)—ATTRACTIVE ROOMS, $17.50; WITH PRIVATE BATH, $23 PER WEEK.

46TH, 35 EAST—Excellent location; desirable single or small room; heat; electricity.

46TH, 235 EAST—Comfortable room, private house; all improvements; gentleman; references.

50 ST., AT MADISON AV. (Hotel Ashton)—Hotel service; homelike rooms with bath, $15 up; without, $12 up; suites consisting of bedroom, sitting room and bath, at rates in proportion; exceptional service; convenient to all transportation; close to park.

50TH, 20 EAST—Large, airy rooms, bath, electricity, all conveniences; reasonable.

IRVING PLACE, 55—Desirable room, skylight; steam, electricity, hot water; $8.

MADISON AV. (Opp. Hotel Biltmore)—Private family; permanent business gentleman 9 to 6 Times.

MADISON AV., 189—Small, medium, large rooms and furnished apts.; newly decorated.

MADISON AV., 121—Nicely furnished; showers; conveniences; reasonable. Lang.

"ALLERTON IDEA" CLUB RESIDENCES for men; conveniently located; affording every comfort of home, with surroundings and service of the select club; rates $10 to $14 per week for improved permanent residents only.

45 EAST 56TH ST. 143 EAST 39TH ST.
303 WEST 23D ST.

VERY LARGE ROOM; running water, adjoining bath; private Apt.; choicest, most convenient location in city; 1st Madison Av. block below 59th, to lady of refinement; breakfast optional; references. A 310 Times.

West Side.

97TH, 11 WEST—Large room, private bath, steam, electricity; references.

16TH, 51 WEST (Old Chelsea)—Charming rooms; Colonial, quaint; immaculately clean, continuous hot water, fireplaces, steam, electricity.

81ST, 4 WEST (WOLCOTT HOTEL)—ROOMS WITH RUNNING WATER, $15 WEEKLY; LARGE OUTSIDE DOUBLE ROOMS, RUNNING WATER, $16 WEEKLY FOR ONE, $21 FOR TWO; SINGLE ROOMS WITH BATH, $21 WEEKLY UP.

43D ST., JUST WEST OF BROADWAY. HOTEL CLAIRAN.

An exclusive women's residence, having 1,000 outside sunny rooms, 1,000 baths, in new 15-story building; $12-$18 weekly; special monthly rates; $1.50 daily. Lackawanna 6900.

41TH ST., 106 WEST (RALEIGH HALL). A RESIDENCE FOR MEN,

where the service is of the highest standard and the rates reasonable for clean, airy, comfortable ROOMS RANGE FROM $10 WEEKLY UP.

46TH, 45 WEST—Large, comfortably furnished room; every convenience; references.

47TH, 8 WEST—Neat room and bath; $12 weekly. Apply on premises.

47TH, 160 WEST—Newly renovated, furnished rooms, all improvements; best location. Teppe.

54TH, 30 WEST

Desirable two-room suite; breakfasts; references.

56TH, 109-121 WEST—A FEW ROOMS WITH RUNNING WATER; ANOTHER FLOOR, SHOWER AND BATH; HOTEL SERVICE; $14 PER WEEK.

56TH, 49 WEST—Large elegantly furnished room, private entrance, Curtis, Circle 1170.

57TH, 118 WEST (GREAT NORTHERN HOTEL)—ROOM AND BATH FROM $5.50 PER DAY UP.

58TH, 34 WEST—Single room, running water; all improvements; private entrance; $12 week; lease. Valligny.

60TH, 44 WEST, near Columbus Circle (St. Paul Hotel)—Single and double rooms, newly decorated, nicely furnished rooms, with running water, telephone $10 per week upward rooms, with private bath, $14 per week upward; inspection invited.

61ST ST., W WEST—Room for bachelor, hot water, electricity; bath, parlor floor; "excellent block"; accessible; $7. O'Donnell, Columbus 9675.

63TH (northeast Broadway)—Hotel Sidney, new fireproof; newly furnished; excellent accommodations for transients; single room, $10 per week; double rooms for two, $14 up.

66TH, 14 WEST—HANDSOMELY FURNISHED DOUBLE FRONT ROOM, PRIVATE BATH, COMPLETE KITCHENETTE.

70TH, 309 WEST—Large, attractive, sunny room, adjoining bath; excellent service; reasonable.

70TH, 138 WEST—Beautiful front parlor suite, complete bathroom; front basement, bath.

70TH, 28 WEST—Parlor suite, bath; always hot water; permanent business people.

71ST ST. (325 West End Av.)—Magnificently furnished large room, private bath, twin beds, heat, hot water. Owner's home.

71ST, 341 WEST—Handsomely furnished, large room, adjoining bath, suitable couple; convenience.

71ST, 102 WEST—Two rooms, private bath, kitchenette, new furniture, phone, electricity; $14 per week; $15 to $20; gentlemen only; references required.

72D, 46 WEST—DOUBLE FRONT ROOMS; PRIVATE BATHS; COMPLETE KITCHENETTE; ALSO BASEMENT.

72D, 20 WEST—ATTRACTIVE FRONT BASEMENT, KITCHENETTE; REASONABLE.

72D, 336 WEST—Beautiful, large, front room, twin beds, running water.

72D, 216 WEST—Large room, bath, shower, suitable 2, 3 business gentlemen.

72D ST., 136 WEST (Hotel Nobleton)—Newly decorated, luxuriously furnished 2 & 3 outside rooms, private bath; elevated, surface cars, subway; from $25 to $40 weekly; full hotel service; restaurant.

72D, 138 WEST — Exceptionally attractive large furnished room, private bath, steam, electricity.

72D, 125 WEST—Call Endicott 0587 for attractive particulars; large room, private bath, room, phone; suitable two men.

73D (West End Av., 280)—Attractively furnished large rooms, electricity; $14, $16.

74TH, 159 WEST—LUXURIOUSLY FURNISHED DOUBLE ROOM; PRIVATE BATH, KITCHENETTE; OTHER DOUBLE, SINGLE ROOMS; REASONABLE.

74TH, 46 WEST—BEAUTIFULLY FURNISHED DOUBLE AND SINGLE FRONT ROOMS, KITCHENETTE; REASONABLE.

74TH, 253 WEST—Attractive living studio, furnished or unfurnished. Endicott 9786.

74TH, 146 WEST—One large room, bath; suitable doctor; also parlor floor.

75TH, 302 WEST—One to three rooms in suite, beautifully furnished; piano; suitable for musician. Apt. 71.

75TH, 236 WEST—Gentleman exclusively, handsomely furnished front, near bath. 2009 Endicott.

75TH, 320 WEST—Splendidly furnished rooms, with, without bath; excellent service, steam.

76TH, 112 WEST—Double room and bath, kitchenette; first floor; all improvements.

75TH, 44 WEST.

MEDIUM ROOM, HEAT, ELECTRICITY.

76TH, 227 WEST—Sunny front parlor, private bath, electricity, telephone; $16; gentlemen.

76TH, 37 WEST—Large room, suitable for two; absolute cleanliness; refined surroundings.

76TH, 30 WEST—Exclusive suite, newly decorated; will divide; one to appreciate.

76TH, 51 WEST—Comfortable large room; steam; all conveniences.

77TH, 272 WEST (West End)—Handsomely furnished 1-2 room apartment, private bath; double room, 2 baths; maid service.

78TH, 117 WEST—Comfortable room, adjoining bath, electricity, gas; also hall room.

78TH, 139 WEST — Front basement with bath, in physician's residence; other room.

78TH, 219 WEST—Large airy room, dressing room, near bath; subway convenient.

78TH, 207 WEST—Desirable, medium-sized room, bath adjacent; moderate.

81ST, 226 WEST—Unusual outside, beautifully furnished, artistic; every convenience; lovely view. Affrs. Schuyler 2715, Apt. 9V.

80TH, 324 WEST (corner Broadway)—Quiet, light; high class; elevator; $12. 2N.

81ST ST., 51 WEST (Hotel Colonial)—Hotel service; homelike rooms, with bath, $15 up; without, $12 up; suites, consisting of bedroom, sitting room and bath, at rates in proportion; exceptional service; convenient to all transportation; close to Park.

FURNISHED ROOMS.
West Side.

81ST ST. AND COLUMBUS AV. (HOTEL ENDICOTT)—ROOMS WITH RUNNING WATER, $18; USE OF BATH, $19 PER WEEK; LARGE DOUBLE ROOM, WITH PRIVATE BATH, $21 PER WEEK.

81ST, 130 WEST—Attractive rooms, kitchenette privileges; suitable couples; references; reasonable.

82D, 136 WEST (The Gables)—Double room, 2d floor, bath, phone in room; restaurant; business couple. Schuyler 5698.

82D, 144 WEST—STUDIO, private bath, gas, electricity, private bell; excellent for musician or one-room apartment.

82D, 22 WEST—Attractive 3-room suite, kitchenette, medium rooms; references. Owner.

82D, 56 WEST—Large room, private bath, steam heat; any meals desired.

84TH, 268 WEST, Apartment 3—Attractive double room, running water, phone, elevator; $14; gentleman; small room, $8; references.

84TH, 17 WEST—Attractive rooms, $6; conveniences; parlor $7.50. Schuyler 7077, Braeger.

84TH, 321 WEST—Attractive double front room, adjoining bath, twin beds, kitchenette.

84TH, 220 WEST—Attractive room with private family; reasonable. Call evenings 7-W.

85TH, 62 WEST—Attractive, double, front room; all conveniences; also medium; references.

85TH, 58 WEST—Elegant, large room, kitchenette, running water, electricity, steam heat.

85TH, 62 WEST—Comfortable single room, large closet, electricity; business man; $8.

86TH, 49 WEST — BEAUTIFUL SUNNY FRONT BASEMENT, KITCHENETTE.

86TH, 202 WEST—Attractive, well furnished rooms; also suite; elevator house. 6E.

86TH, 155 WEST—Large room, 1 or 2 ladies, kitchen privilege; reference. Gerju.

86TH, 307 WEST—Lady to share large room with business woman; references.

90TH, 13 WEST—Beautiful furnished rooms, private bath, kitchenette; all improvements; reasonable.

91ST, 45 WEST—Very desirable medium room, kitchenette, adjoining bath; convenient location.

91ST ST., 45 WEST—Single front room, adjoining bath; cozy, homelike; convenient location.

91ST, 258 WEST—Double room, twin beds, private bath; breakfast optional.

92D, 215 WEST (corner Broadway), (Apt. 15A—Will rent in private apartment room, beautifully furnished, private bath, adjoining; gentleman; $75 monthly. Riverside 7118.

93D, 325 WEST—Large, attractive room, suitable for two; private family; board optional. Apt. 31.

93D, 120 WEST—Large, light front room, bath, kitchenette, improvements; excellent service.

93D, 307 WEST—Very light, airy rooms, with board optional; reasonable. Edmunds.

93D, 4 WEST—Attractive, clean room; homelike, well heated apartment. 2W.

96TH, 231 WEST (Broadway)—Home-like room, convenient location, private family. Bourne.

96TH, 324 WEST (3A)—Large, heated, front room; conveniences; private; gentleman; $7.

97TH, 36 WEST—Back parlor, sunny, homelike, kitchenette; refined house; also single.

97TH ST., 256 WEST—Large room; twin beds; meals optional; private. Apt. 33.

98TH ST., WEST (near Riverside)—1-2 large rooms, furnished, unfurnished; high-class elevator apartment. Phone Riverside 10051.

100TH, 318 WEST—Large room next bath; Manhattan apartment; private family. Russell.

101TH, 215 WEST (Riverside)—Elegant, spacious, southern; every convenience; high-class residence.

101TH, 201 WEST—Comfortably furnished, elevator, gentleman, private family. Apt. 14.

101TH ST., 258 WEST—Large rooms, running water, kitchenette, $12-$14; private house.

101TH, 220 WEST, Apt. 4G—Attractive, warm room; convenient location; references; phone.

106TH, 328 WEST—DOUBLE FRONT ROOM, $12.

106TH, 504 WEST—Large, small rooms; running water; $6-$14; near Riverside.

111TH, 201 WEST—Beautiful, large room with refined, reformed Jewish family; all transit connection; with or without board; $12 and $10. Mrs. L. Gordon, Cathedral 10237.

111TH, 535 WEST—Two beautiful rooms, near bath, high-class elevator apartment; kitchen privileges; no other roomers; refined.

111TH, 605 WEST—Large, attractive room for two; homelike, kitchen privileges; reasonable; best location. Apt. 53, 7060 Cathedral.

113TH ST., WEST—Front room, private bath; private family; references. J 96 Times.

114TH, 508 WEST—Quiet single room, next to bath; gentleman; references. Apt. 62.

114TH, 609 WEST—Large room, elegantly furnished, two windows; $10. Apt. 44.

115TH, 606 WEST (Apt. 5E)—Front room, single; attractively furnished. Cathedral 8372.

116TH (47 Claremont Av.)—Large room; $10. Telephone Cathedral 4020. Barr.

118TH, 200 WEST—Single, double rooms; conveniences. Peterson.

122D (140 Claremont Av.)—Facing Riverside; attractive double living room, bedroom; also smaller room, $7; high-class elevator building; gentleman preferred. Apt. 35.

122D, 416 WEST (Apt. 3I)—Double room, two windows, facing park, with kitchen; single, $6.50 up; warm, light.

127TH (6 Convent Ave.)—Exceptionally large room; all conveniences, phone, references, reasonable.

131ST, 93 WEST—Convenient neighborhood, elevated, subway; fine rooms; $10, $15.

137TH, 611 WEST (Apt. 3G)—Large room, adjoining bath; no other roomers.

137TH, 622 WEST, Apt. 43—Sunny room; private family; Japanese preferred.

138TH, 523 WEST—Newly furnished outside, gentleman; refined family; bus, subway. Graham.

143D, 477 WEST—Medium-sized sunny front room, separate kitchen, telephone, electricity; every conveniences; first floor. Boettcher.

144TH, 585 WEST—Comfortable southeastern room; conveniences; business woman; elevator. Apt. 6A.

145TH, 415 WEST—Single, attractive rooms, adjoining bath; $5 and $8; private family; lady preferred. Audubon 0457.

146TH, 540 WEST—Beautiful room, suitable for two; conveniences; private family. Call Audubon 1310, Apartment 21.

148TH, 565 WEST—Two rooms, new; business woman or couple; private. Apt. 24.

154TH, 417 WEST—Refined, private family; attractive home, exceptionally beautiful rooms, spacious, sunny, heated; modern; for discriminating guests.

156TH, 608 WEST, Apt. 4I—Comfortably furnished, large room, adjoining bath; heated; reasonable.

157TH, 550 WEST (Apt. 5G)—New and handsomely furnished front room, suitable for two; high class; every convenience.

BROADWAY AND 165TH ST.

Large living room, bedroom; twin beds; Broadway view; use kitchen; piano; elevator; gentlemen; couple. Academy 1518.

BROADWAY, 2025 (170th), Apt. 4F—Attractive private, single room; business man; subway, surface cars. Telephone Endicott 9029.

CLAREMONT AV., 130—Nice, comfortable, suitable for two; also single. Apt. 2B.

RIVERSIDE DRIVE (between 92d and 93d Sts.)—Unusually large, bright, comfortable room and bath with high-class private family; good references necessary. Riverside 4393.

RIVERSIDE DRIVE—Large front room, private bath; $15; one or two refined young business gentlemen; 96th express; Southern adult family. Telephone Riverside 6396.

RIVERSIDE DRIVE, 223 (95th), McCormack—Double, single rooms; overlooking Hudson. Riverside 6941.

RIVERSIDE DRIVE, 600 (corner 157th)—Attractive room, private lavatory; lady. Apartment 4.

RIVERSIDE, 814 (94th)—Beautifully furnished front room, running water; river view. Morton.

RIVERSIDE DRIVE, 362 (42d)—Attractive single or double room, facing Hudson; references.

RIVERSIDE DRIVE, 328—DOUBLE FRONT ROOMS, KITCHENETTE; REASONABLE.

RIVERSIDE DRIVE, 548 (86D)—Large light room, adjoining bath; refined surroundings.

RIVERSIDE DRIVE, 229—Outside, double, twin beds, running water; $16. Apt. 5S.

WEST END, 347 (76th)—Parlor studio (plant, touring, vacating); front bed room, bath.

WEST END AV., 811—Large, small rooms; reasonable. Slater, Apt. 3. Woods.

HOME of real comfort and refinement is offered responsible man seeking congenial surroundings with small private family; 1 block to subway, bus and Broadway cars; meals optional. M 300 Times.

ROOMS (West Side), all improvements, near bath, respectable party, in exchange services, answering door, phone, &c., 5 to 8 P. M. Write M. X., 1,807 Broadway.

PLEASANT ROOMS—SERVICE FREE. HOME RENTAL EXCHANGE.
505 5th Av., Suite 207. Vanderbilt 9420.

ROOMS SUITABLE FOR HOUSEKEEPING; ELEVATOR, ELECTRIC GAS, STEAM. 1,947 BROADWAY, 66TH ST., ROOM 302.

PRIVATE FAMILY—Nice room adjoining bath, every improvement; $7. Phone Morningside 8480.

BEAUTIFULLY furnished front rooms; select location; piano; $12. Aunt, 506 W. 94th.

FURNISHED ROOMS.
Bronx.

BUCHANAN PLACE, 881 West Brom—Room, kitchenette, convenience; 4th ave. and 412. 163d St. station, Jerome subway.

LARGE room, Concourse section; home surroundings; private family. Christensen. Phone Rector 1176.

Brooklyn.

DE KALB AV., 295—Nicely furnished room; electric, steam heat, hot water; convenient to all cars.

ATTRACTIVE bed-sitting room; all improvements; absolute cleanliness. Phone South 9750.

UNFURNISHED ROOMS.

12TH ST., 5 EAST—Large front room, unfurnished, heat, electricity, near bath; $44 monthly.

58TH, 15 EAST—Renting office, Vanderbilt Studios, large and small resident studios, with and without private baths; information given as to Washington Square branch; Primrose Inn dining room on premises of 58th St. branch; rooms cheerfully shown; few vacancies; lease. Vanderbilt 6986.

52D, 7 EAST—Large room; private entrance.

LARGE basement room, quiet, private house, facing Chelsea Sq., heat; electricity, separate entrance; suitable artist's or draftsman's working studio; $35 monthly. Watkins 3819.

ROOMS WANTED.
Furnished.

QUIET, sanitary, furnished room wanted by refined Japanese gentleman, near West 113th St.; give full particulars. J 803 Times Downtown.

RESPONSIBLE business girls desire living room and bedroom, bath, kitchenette; modern; references. C 681 Times Downtown.

YOUNG GENTLEMAN wishes furnished room; private family; East or West, between 14th and 96th. D 104 Times.

ACCOUNTANT wants small room in apartment near 5th Av., between 38th and 50th. M 209 Times.

YOUNG MAN desires small room, 83-84, west, uptown; American business family. F 88 Times.

YOUNG MAN desires comfortable room; refined family; 42d, 145th. B 488 Times.

SINGLE gentleman desires room with private family; reasonable. J 80 Times.

BOARDERS WANTED.
East Side.

90TH ST. (at Lexington Av.)—Hotel Rutledge, for women only; one room and meals, $18 weekly; elevator, telephone, &c.; full hotel service; newly decorated.

50S (AT 5TH AV.)—ELEVATOR; PRIVATE BATHS; ROOMS, SINGLE, EN SUITE; TABLE UNEXCELLED. CIRCLE 1000.

52D, 30 EAST—Five rooms with elevator and all conveniences. Plaza 1476.

PARK AV., 88 (39th)—Newly furnished rooms; private baths; excellent cuisine. Manion.

West Side.

48TH, 43 WEST—Rooms, baths; excellent table; reasonable. Bryant 5916.

54TH, 54 WEST—Handsome large room with bath, exceptional table; references.

57TH, 351 WEST—First-class, large front rooms, private bath; French cooking.

72D, 269 WEST—Single room with piano, running water; excellent table.

72D, 318 WEST—Very desirable double rooms; exceptionally good daylight; table guests.

78TH, 34 WEST—Sunny single room, adjoining bathroom; excellent table; modern improvements.

79TH, 161 WEST—Beautiful large private bath, $30; unusual table; refined service.

78TH, 142 WEST—Single, double; ideal location; American cooking; owner's home.

79TH ST., 114 WEST.
79TH ST., 125 WEST.
82D ST., 124 WEST.

Attractive homes, unique in a city like New York; group capacity 150, permitting us to furnish service and conditions found only in the residential hotel; modern accommodations moderately priced; booklet.

80TH, 148 WEST—One medium, one single room; steam, electricity; homelike; references.

82D, 66 WEST—Large room, private bath, steam heat; any meals desired.

83D, 5 WEST—Large, handsomely furnished double room, one single; excellent table; reasonable rates. Phone Schuyler 4107, Jones.

86TH, 17 WEST—Attractive double room; running water, steam heat; southern exposure; American family; splendid table.

86TH, 19 WEST—Elegant rooms, exceptional board; dietary laws strictly adhered to.

86D, 128-130 WEST—Rooms; table guests; parlor dining rooms; electricity, telephone.

88D, 254-256 WEST—Single, double rooms; private bath; excellent table. Manten.

CENTRAL PARK WEST—Southwest rooms, overlooking park. Apt. 73. Clarkson 1120.

RIVERSIDE DRIVE, 264 (102d)—Beautiful double, single rooms; excellent meals; elevator residence.

WHY live in overcrowded Manhattan, when 20 min from Wall St., delightful Staten Island beckons you to enjoy charming home surroundings, excellent food and congenial company at Ben Lodge. Weekly, with meals, single $20; double, $30 up 15 years one management. 71 Central Av., St. George. Booklet.

REFINED COUPLE (near Drive) will board privately elderly person, couple, invalid or mother and daughter; references. Riverside 1642.

IF discriminating gentleman desires pleasant home, private family, call Endicott 8074.

BOARD WANTED.

YOUNG MAN who owns large establishment in city, wishes board with refined family; can have use of my chauffeur, who acts as valet in spare hours; highest references given. M 235 Times.

BUSINESS COUPLE with two boys (6 and 8) wish room and board near school; in or near New York; reasonable; immediate. 288 Columbus Av.

YOUNG South American desires room and board near Columbia. J 59 Times.

COUNTRY BOARD.
New Jersey.

EAST ORANGE, N. J.—Nervous, convalescent, elderly person, couples accommodated; warm, pleasant rooms; excellent care. Allopathic, Homeopathic, Chiropractic doctors on call. Phone Orange 8876.

Westchester County.

GREYSTONE

228 Corliss Av., Pelham, N. Y.; attractive; accommodations one, two and bath; excellent cuisine; 28 minutes Grand Central; one block from station. Tel. 1218.

HOTEL PEFFERDAY,
Main St. and Echo Av.,
New Rochelle, N. Y.
Family hotel, steam-heated; 35 min. Grand Central Term. Phone New Rochelle 2064.

SITUATIONS WANTED—Female.

ADVERTISING.

Young woman, 7 years' experience as executive in newspaper advertising department, both classified and display, is desirous of associating herself with advertising agency or in advertising department of a corporation; can qualify as secretary (not stenographer) or assistant to manager; have full knowledge of general office details, record keeping, charging, billing, typing, correspondence and circulation. Telephone South 10286. F 736 Times Downtown.

BOOKKEEPER—Corporation desires placing accountant-bookkeeper in position worthy her ability. Phone Manager, Circle 4411, for interview.

BOOKKEEPER-STENOGRAPHER, 4 years' experience; thoroughly competent; $25 G 662 Times Downtown.

BOOKKEEPER-STENOGRAPHER, complete charge; 5 years' experience; personality; $30. B 504 Times.

BOOKKEEPER-STENOGRAPHER, 2 years' experience; complete charge; $20. D 732 Times Downtown.

BOOKKEEPER, stenographer, 17; hard worker, accurate. Tillie, 2 Sumner Av. Pulaski 2904.

BOOKKEEPER, assistant typist; 3 years' experience; Christian; $20. C 668 Times Downtown.

BOOKKEEPER, 7 years' experience trial balance, desires position. C 632 Times Downtown.

BOOKKEEPER, 5 years' experience, controlling accounts, trial balance. M 316 Times.

CHAMBERMAID, waitress, housewasher, for part time, days' work; trustworthy, neat. Audubon 6774.

CHAMBERMAID, will assist waitress; best reference. 110 East 74th. Phone Rhinelander 8786.

CHAMBERMAID, will assist waitress; best reference. Shore Road 1278.

CLERICAL work in small office, vicinity of 42d or Bronx. J 89 Times.

COOK, competent; colored girl wishes position with family. Morningside 5244.

DAY WORKER, colored, laundry, $2.50; also cleaning, $4.50. Ellis, Morningside 8232.

DRESSMAKER, experienced, desires work by day; street or evening gowns; $5; references. Ruckert, 221 East 44th.

DRESSMAKING with first-class reference would like few customers by the day. 10a West 85th. Schuyler 7309.

SITUATIONS WANTED—Female.

DRESSMAKER, European experience and training, desires position high-class establishment. J 587 Times.

DRESSMAKER, highest class, wholesale-retail; cutting, fitting, draping, pattern making. J 51 Times.

DRESSMAKER, out, home, quick; reference; Scott, 164 West 94th. Phone Riverside 5835.

DRESSMAKER—Light colored girl, sewing; full or half time. Phone Morningside 2985.

DRESSMAKER, out by day, $5; remodels, equal new. O'Reilly, 310 East 58th.

DRESSMAKER, first class, experienced; day or week; reference. Audubon 8797.

GIRL, German, would like to take care of child or chamber work. Telephone Morningside 3534, 516 West 123d, care Ackerman.

GIRL, neat, light colored, wants position as cook or houseworker. Morningside 0053.

GOVERNESS or lady's companion, housekeeper, wishes position; out of town preferred; best references. Apply Miss Gowenlock, Apt. 12, 1,826 Lexington Av.

GOVERNESS, Swiss, absolutely dependable, take full charge of children over 4 years old; references. M. S., 107 Kenilworth Pl., Flatbush, Brooklyn.

GOVERNESS, French, just arrived from the other side, wishes position; speaks English, French; references. Telephone 3260 Schuyler.

GOVERNESS, English, refined, cultured, eight years' experience; highest references. F 31 Times.

GOVERNESS, French, first-class embroiderer, lingerie, dresses, visiting. Lee, 1 Columbus Av.

HOUSEKEEPER, ladies, also chambermaid; two sisters desire position, if possible, with one family. Phone Audubon 3684.

HOUSEWORKER or plain laundress, colored; references. Robertson, 114 West 132d. Morningside 5409.

HOUSEWORKER or laundress wants position; part, whole time. Jirah, 18 West 103d.

HOUSEWORKER, Finnish, neat, lately landed. 20 West 129th, Apt. 2S, Harlem 8373.

HOUSEWORK—Half time, or doctor's office work; best colored girl. Riverside 9339.

HOUSEWORK, day's work, half time, laundry home. Paschal, 7413 Morningside.

LADY'S MAID OR COMPANION, German, 10 years here; very capable; seamstress, hair dresser; best references. Phone Flushing 1524.

LAUNDRESS, Swedish family wash at home; open drying. Regent 2584.

MAID, kitchen, young, Finnish, lately landed. 20 West 129th, Apt. 2S, Harlem 8373.

NURSE, graduated, experienced chronic cases, infants or invalids, housekeeping; $25 weekly. 47 West 86th St. Schuyler 5462.

NURSE, undergraduate, desires position to take invalid lady to California. Phone Lexington 3670. Miss Waugh, Room 305.

NURSE, very capable, practical, refined; reasonable, convalescent patients, makes excellent diets. P 18 Times.

NURSE—Lady going Chicago wishes to place her competent child's nurse; English; sleep out. Sullivan 2466.

NURSE, registered, permanent position in institution or private family. Phone 1221 Beekman.

NURSE, practical, care invalid lady, mild mental case; references. Phone Schuyler 9855.

NURSE, German, practical; lady invalids; references. Meuter, 1,284 5d Av. Apt. 2S.

OFFICE ASSISTANT, perfect knowledge detail work and stenography; five years' experience; Christian; $30. B 492 Times.

OFFICE ASSISTANT, typist, filing; thoroughly experienced; references; $18. D 753 Times Downtown.

SEAMSTRESS, alteration, new work, going out by day, seeks more customers. Miss Lipoti, 148 South St., Jersey City. Webster 5483. B 494 Times.

SECRETARY, stenographer, bookkeeper, also trained advertising woman; can take charge of office, handle correspondence; many years' experience varied lines; well-educated, possessing initiative, intelligence; trustworthy; well recommended. D 724 Times Downtown.

SECRETARY-STENOGRAPHER, Christian, well-educated, seven years' experience, partly brokerage; knowledge bookkeeping; references; $30. K 720 Times Downtown.

SECRETARY - BOOKKEEPER, knowledge stenography, long experience, thoroughly familiar automobile sales and service. S. Lowy, 149 West 68th St.

SECRETARY-STENOGRAPHER, well educated, three years' commercial, one year teaching experience. K. Moran, 169 East 69th St.

SECRETARY-STENOGRAPHER, assistant bookkeeper, thoroughly efficient, conscientious, reliable trustworthy. Phone Dayton 5215.

SECRETARY-STENOGRAPHER, executive's assistant, charge office, handle correspondence, details. D 99 Times.

SECRETARY—Assistant to official; 5 years' experience typist, general office charge. D 737 Times Downtown.

SECRETARY-STENOGRAPHER, 7 years' experience; thoroughly efficient; salary $25. Phone Glenmore 3913.

SECRETARY, stenographer, capable executive; not afraid of responsibility; $40. B 424 Times.

SECRETARY, EXPERT STENOGRAPHER. Gentile; office details; $30. F 90 Times.

SECRETARIAL work, 10-4, small office or private family. J 87 Times.

STENOGRAPHER, knowledge bookkeeping, 5 years' experience, conscientious worker; references furnished; salary $27-$33. E. Meyer, 200 Lodge St., Brooklyn, N. Y.

STENOGRAPHER - SECRETARY, educated, reliable, capable; excellent references; seven years' law and commercial experience; $30-$35. B 491 Times.

STENOGRAPHER-SECRETARY, EXPERIENCED, CAPABLE, ASSUMING RESPONSIBILITIES. SCHUYLER 5070.

STENOGRAPHER, refined, experienced, wishes to connect with high class, reliable concern; no agencies. J 46 Times.

STENOGRAPHER-SECRETARY, Christian, five years' experience; excellent references; salary $30-$40. G 469 Times.

STENOGRAPHER, thoroughly experienced; conscientious worker; well recommended. Bryant 1067. B 505 Times.

STENOGRAPHER, intelligent, accurate, reliable; four years' experience; $25. Atkins, Washington Heights 2115.

STENOGRAPHER, 3 years' experience; office assistant; references; $18. D 737 Times Downtown.

STENOGRAPHER, 4 years' experience, reliable, accurate; references; $20. D 728 Times Downtown.

STENOGRAPHER DESIRES OPENING IN LAW OFFICE. E. PHILLIPS, 408 EAST 70TH ST., CITY.

STENOGRAPHER-OFFICE ASSISTANT, experienced, capable, neat and refined Christian. G 463 Times.

STENOGRAPHER, 3 years law, real estate experience; efficient; Brooklyn preferred. Dickens 1443.

STENOGRAPHER, one year's experience; willing, conscientious worker; salary $17. F 91 Times.

STENOGRAPHER, expert, thoroughly familiar office details; highest references; $25. B 495 Times.

STENOGRAPHER, six years' experience; high school graduate; $25. C 671 Times Downtown.

STENOGRAPHER, competent, five years' experience, desires position; salary $35. J 78 Times.

STENOGRAPHER, office assistant, 6 years' experience; rapid, accurate; $22. B 486 Times.

STENOGRAPHER - OFFICE ASSISTANT, five years' experience; $20. J 85 Times.

STENOGRAPHER, A-1; $25. R 906 Amsterdam.

SWITCHBOARD operator at present employed, 10 years' experience; under 30; expert. 62 N. Y. Times Brooklyn Branch.

SWITCHBOARD operator, 9 years' experience, refined, capable handling busy board. C 659 Times Downtown.

SWITCHBOARD operator, office assistant, handle busy board; $18. C 670 Times Downtown.

TEACHER teaches French, German, English $1 hour. Telephone Audubon 1960, Apartment 2I.

TEACHER, college graduate, public school methods; ladies, children. Coaching, 208 West 125th.

TYPIST—Attorney wishes to place competent typist, capable as telephone operator and reception clerk. J 64 Times.

TYPIST, 5 years' experience, desires permanent position; $30. A 1110 Times Harlem.

TYPIST, 4 years' experience; rapid; accurate; $18. D 733 Times Downtown.

WOMAN, white, middle-aged, absolutely trustworthy; do weekly sweeping or assist pantry, kitchen; entertainments; private. A. M. Douglas, 460 10th Av., city.

YOUNG LADY, experienced, educated, refined, Christian, desires general office position; some stenography and typing. J 65 Times.

YOUNG LADY, educated, capable, 4 years' experience office work. University 4541, mornings.

YOUNG WOMAN will take charge of busy woman's bank account and balance; $5 per month. S. 1040 Times Annex.

YOUNG WOMAN, college graduate, 4 years' library experience, exceptional knowledge of French, desires position. J 86 Times.

YOUNG WOMAN as cashier, filing clerk. Phone Washington Heights 1020, Apt. 2G.

THE Russian Refugee Relief highly recommends Marquis Shaumen for butler or for any confidential capacity or for instruction in French, German or Russian; speaks English well. Kindly address 464 W. 34th St. Or Call 8 to 8 P. M. Tues., Wed., or Fri. nights, or any time Sunday.

SCALP TREATMENT, shampooing, natural process; residential work; also manicuring. Write 88 Columbus Av.

SITUATIONS WANTED—Female.

THE RUSSIAN REFUGEE RELIEF highly recommends Mme. Moslenikoff for governess, companion, seamstress or instructor in French, German or Russian; would prefer to go home nights; age 22. Please address 253 West 23d St., second floor.

CULTURED YOUNG WOMAN, with degree in modern languages, four years' teaching experience, and musical training, wishes position as governess or companion to family going to Europe. Apply to C. E. M., 55 Spruce St., Toronto, Canada.

MIDDLE-AGED WIDOW, without encumbrance, to manage house for business couple or family; motherly to children; best city references. Address R. S., 66 Reservoir Av., Jersey City, N. J. Webster 6328.

COUPLE, excellent colored, desires position; wife cook, man butler; useful; four years' reference; neat. 56 N. Y. Times Brooklyn Branch.

CULTURED WOMAN, music, languages, part-time companion to lady exchange congenial home; 70th-80th, West. J 39 Times.

EVENING and Sunday position, clerical; refined girl, age 21. B 406 Times.

Employment Agencies.

MRS. KEMP'S AGENCY, experienced colored maids; best references. Phone Aud. 2856.

SITUATIONS WANTED—Male.

ACCOUNTANT, certified, senior, broad experience, seeks position as supervising senior chief accountant or a similar capacity; first-class references. K 949 Times Downtown.

ACCOUNTANT—26; Italian college graduate; two years' experience; knows English, Italian and French; wishes position; good references; personal interview solicited. G 493 Times.

ACCOUNTANTS, books opened, systematized; periodical bookkeeping arrangements; certified financial statements. Telephone Bryant 7657.

ACCOUNTANT, junior, one year public experience, desires permanent connection with certified public accountant; suitable references. J 50 Times.

ACCOUNTANT, office manager, collections; 10 years one concern; references speak for themselves; Christian, 28, married. Kraft, Hillcrest 3120W.

ACCOUNTANT, junior, 23, experienced, New York University graduate, desires certified connection. G. Berger, 313 Wyona St., Brooklyn.

ACCOUNTANT, junior, N. Y. U. junior, desires position with accountant; partly experienced; references. B 444 Times.

ACCOUNTANT, junior, advanced student, desires connection with accountant. C 665 Times Downtown.

ACCOUNTANT, certified (New York), desires permanent senior position on staff established C. P. A. firm. D 431 Times.

ACCOUNTANT, experienced junior; N. Y. U. senior; certified connection; salary secondary. G 501 Times.

ACCOUNTANT, certified New York, desires part-time position; can arrange time as desired. B 463 Times.

ACCOUNTANT, 26, Pace student, desires position with C. P. A.; ten years' bookkeeping experience. R 473 Times.

ACCOUNTANT—Semi-senior, 24, 2 years' certified experience; references. G 499 Times.

ACCOUNTANT, junior, 22, accurate, executive ability, good handwriting, typist. B 506 Times.

ACCOUNTANT, spare one day weekly, firm without bookkeeper. K 953 Times Downtown.

ACCOUNTANT, junior, 2 years' C. P. A. experience; salary secondary. F 59 Times.

ACCOUNTANT, experienced senior, wants position with C. P. A.; F 90 Times.

ARTIST, experienced on newspaper and booklet fashions; have managed large store art department. J 70 Times.

ARTIST, first-class, all around commercial; good letterer; reasonable. J 72 Times.

BOOKKEEPER-ACCOUNTANT, 26; thoroughly experienced; capable assuming char

Closing Hours for Advertisements

Sunday Edition

THURSDAY, NOON—Schools, Steamships, Hotels, Resorts, Amusements.

THURSDAY, MIDNIGHT—Display Apartments and Real Estate, with cuts, photographs, mattices or drawings.

TODAY, FRIDAY, 3 P. M.—Editorial Section.

TODAY, FRIDAY, 6 P. M.—Undisplayed classified, Business Opportunities.

TOMORROW, SATURDAY, 1 P. M.—Undisplayed classified subject to omission.

Daily Edition

If received after 6 P. M. may secure publication, classified announcements for daily edition subject to omission.

Classified Advertising Rates

(Minimum space 2 lines) Agate line of 6 words

Situations Wanted.....40c
Furnished Rooms, Rooms Wanted.....50c
Boarders and Board Wanted.....50c
Help Wanted.....50c
Real Estate, &c.....55c
Lost and Found.....55c
Apartments to Let and Wanted.....55c
Country Board.....60c
Mortgage Loans.....65c
For Sale.....65c
Automobile Exchange.....65c
Agents Wanted.....65c
Employment Agencies.....60c

Per Week

Business Opportunities (Cage 22c).....15c
Buyers' Wants, Offerings to Buyers.....15c
Book Exchange (Sunday).....12c
Lost and Found, Deaths, Marriages and Births accepted up to midnight.

Errors avoided by delivering advertisements in advance of closing time.

Reward of $100 offered by The New York Times for information leading to arrest and conviction of any one obtaining money through a misleading or fraudulent advertisement in The Times.

FEMALE HELP WANTED.

Employment Agencies.

Continued from Preceding Page.

NATIONAL EMPLOYMENT EXCHANGE,
Hudson Terminal Building,
30 Church Street,
N. Y. C.

WE SPECIALIZE
on desirable office positions for women. No advance charges! Interviews after hours by appointment.
Telephone Cortlandt 3680.

FOUNDERS OF THE "NATIONAL."

J. Pierpont Morgan — Francis L. Hine
John D. Archbold — John G. Milburn
Jacob H. Schiff — George S. Scrymser
John D. Rockefeller — Edward S. Harkness
Edward H. Harriman — Robert W. de Forest
Elbert H. Gary — George F. Baker
Frederick G. Bourne — V. Everit Macy
George Blumenthal — Felix M. Warburg
John S. Kennedy — Otto T. Bannard
Adolph Lewisohn — Isaac N. Seligman
Cornelius N. Bliss — William H. Moore
John D. MacArthur — John S. Huyler
Paul M. Warburg — L. F. Loree
Mortimer L. Schiff — Otto H. Kahn
Russel Sage Foundation.

SECY-STENO.—Capable secretary for confidential work with the gen'l mgr. of progressive concern; $36 to start. Z 1140 Times.

STOCK CLERK—Very good position with A1 Coney Island firm; bond experience essential; $35.

SPANISH-ENGLISH STENO.—Opening for competent stenog. in both languages; $35.

STENOG.—Opportunity for girl with pep and ambition to secure interesting position with automobile concern; legal experience an asset; $30.

SALESWOMAN—Interesting work selling children's books to stores, needs youth and enthusiasm; $30.

BOOKKEEPER-CASHIER—Splendid opportunity for experienced bookkeeper, 30-35 years of age, who is not afraid of assuming responsibility or working until 6 P. M.; in a position promising large advancement; start not under $25.

BOOKKEEPER-TYPIST—For newspaper office in West Hoboken; girl will have chance of office; should be resident of Hoboken or neighboring towns; good advancement; $25.

The "NATIONAL" is the LARGEST.
30 Church Street. 7th floor.

Instruction.

LEARN TO WRITE SALES LETTERS.

Splendid positions await those able to write sales letters that really pull results. Complete Correspondence Course by professional letter-writer will teach you rapidly. Endorsed by leading authorities. Total cost $5 and sold on a MONEY-BACK GUARANTEE if not satisfied after first lesson. Write for descriptive folder.

DURANT PUBLISHING CO.,
161 Water St., New York City.

LEARN CANDY MAKING.

Earn money at home; fascinating, profitable business; women's field for independence; complete courses; resident, correspondence. The Candy Institute, Elmer G. Hanna, Principal (formerly with Page & Shaw). Send for booklet Z-11, 60 West 50th St. Circle 6086.

SHORTHAND & TYPEWRITING
IN ONE MONTH.

Under supervision Prof. Miller who taught at Columbia Univ. 5 years. Course guaranteed. MILLER INSTITUTE OF SHORTHAND, 1,416 Broadway at 39th St. Phone Penn. 5316. Pupils under Open 9 a.m.-9 p.m.

DESIGNING, dressmaking, pattern cutting, draping and millinery thoroughly taught; individual instruction; DAY AND EVENING; established 1876. McDowell School, 58 West 40th St., Longacre 7292. Call or write.

EARN $50 weekly through Professor Rohrer's famous hairdressing, manicuring, beauty schools, $5 up. 110 West 42d St., or B'klyn, 16 4th Av. Newark branch, 847 Broad St.

MALE HELP WANTED.

ACCOUNTANT—Large accounting firm has opening for senior accountant in tax department of its Boston office; applicant must be thoroughly conversant with tax laws and regulations; reply, giving experience, age and salary. J 932 Times Downtown.

ACCOUNTANTS—Excellent office proposition to free lance. Accountants, 1,123 Broadway, Room 707.

ADVANCE AGENT wanted by popular lecturer, psychoanalyst and practical psychologist; must be good writer, separate at figures; $25 and luncheons to start. Dunham Mfg. Co., 220 36th St., Brooklyn.

ADVERTISING MAKE-UP.

A weekly class paper has opening for a competent make-up man; excellent opportunity for advancement; give full particulars, in confidence, of age, experience and salary wanted. F 82 Times.

ADVERTISING SOLICITOR wanted to solicit for monthly publication of large Jewish organization; liberal salary; highest commission paid. Bingham, 0890.

ART METAL WORKER wanted; one experienced on hammered Swedish and hammered brass andirons and fixtures; good position for right man. The S. M. Howes Co., Boston, Mass.

ASSISTANT BUYER.

CARPETS, RUGS,
AND LINOLEUMS.

GIMBEL BROTHERS,
33D ST. AND BROADWAY.

REQUIRE THE SERVICES OF AN ASSISTANT BUYER FOR THE CARPET, RUG AND LINOLEUM DEPARTMENTS OF THEIR DOWNSTAIRS STORE; EXCELLENT OPPORTUNITY FOR THOROUGHLY EXPERIENCED MAN.

APPLY IN PERSON BETWEEN 9 A. M. AND 5:30 P. M., OR WRITE EMPLOYMENT OFFICE, 5TH FLOOR.

ASSISTANT BOOKKEEPER wanted in shipping office, must be accurate; apply in own handwriting, stating qualifications and salary to start. M 208 Times.

BOOKKEEPER—An opportunity is offered to a young man about 28 to connect himself with the accounting department of a large insurance office; experience in bookkeeping work connected with outstanding premiums is desirable though not necessary if experienced in other accounts receivable ledger work; state age, experience and salary required. S 830 Times Downtown.

BOOKKEEPER, STENOGRAPHER, TYPIST for busy office; young man not afraid of hard work and long hours; good salary to right man; experience and references required. Call at store, 147 East 23d St.

BOOKKEEPER AND TYPIST to handle general office work; rare opportunity for good man; give full particulars in first letter. W 1100 Times Harlem.

BOOKKEEPER'S ASSISTANT; state age, experience, salary. Box 246, 2501 World Tower Building.

BOOKKEEPER, preferably one familiar with newspaper advertising. D 102 Times.

BOYS, 16-17 years of age, for night work in newspaper office; hours 5:30 P. M. to midnight; salary $8 per week; splendid opportunity to advance with progressive organization. Call after 9:30 A. M. at 229 West 43d St., 8th floor, Personnel Department.

BOYS, 17 to 19, to be trained at TELEPHONE and AUTOMATIC TELEGRAPHERS; students are taught touch typing and paid $60 per month during a short training period. Apply Room 1702, 24 Walker St., near Canal St., and Broadway.

BOY of good character and habits to pick out orders and help in stock of hosiery house; one who is willing to work for advancement; answer stating experience. M 306 Times.

MALE HELP WANTED.

BOYS—Two clean-cut intelligent boys for office of large Brooklyn manufacturing concern; the right boys will be assured of splendid future; state age, education, salary desired. W 9 N. Y. Times Brooklyn Branch.

BOYS.

For boys between the ages of 16 and 19 years, wishing to make banking a career under desirable surroundings, there are good permanent openings in a New York institution for the right type of boy the opportunities for advancement are excellent; initial salary depending upon experience; applicants should state education, training and references. V 800 Times Downtown.

BOY

wanted in Custom House department on large export house to typewrite bills of lading, declarations, &c., and to carry documents to Custom House, steamship offices and foreign consulates. In applying state experience (if any) and salary desired. M. C., 614 Times Downtown.

BOY, 14-16 YEARS, GENERALLY USEFUL SHOWROOM, LARGE MERCANTILE CONCERN; PREVIOUS EXPERIENCE UNNECESSARY; GOOD OPPORTUNITY. CAMPBELL-METZGER-JACOBSON, SOUTHEAST CORNER 22D ST. AND BROADWAY.

BOY, bright, active, intelligent, for general duties in midtown bond and mortgage company; good future for ambitious boy. Reply in own handwriting, stating age, education and salary expected. M 232 Times.

BOYS (two), with some experience in large law office; exceptional opportunity for boys intending to study law. S 822 Times Downtown.

BOY wanted as runner for New York Stock Exchange firm; no previous experience necessary. Address B. C., P. O. Box 64, Trinity Station, New York.

BOY for errands and general office work in linen house; some knowledge of typewriting preferred; state experience and salary. S 809 Times Downtown.

BOYS, intelligent, tall and neat, of good families, to learn wholesale lace business; excellent future. Apply Case & Co., 117 5th Av.

BOY—Dutcher & Edmister, insurance brokers, 12 Gold St., have good opening for office boy; some high school training preferred; apply in writing.

BOY, for offices in large Christian importing concern; $10 to start. Hills Bros. Co., 375 Washington St.

BOY for stock, wholesale cotton goods house; splendid chance for advancement; $15 to start. S 812 Times Downtown.

BOY wanted by silk house, to make himself generally useful; state salary required; reference. M 313, Times.

BOY, 15-16, bright, for light office work; refined surroundings; salary to start $10. Call Room 512, 29 W. 42d.

BOY, 15; office work large mercantile house; good chance for advancement. Cashier, 315 4th Av., 10th floor.

BOY to run errands and assist in office of advertising agency; salary $12. Room 1101, 175 5th Av.

BOY in office to make himself generally useful. Call Room 50, 116 Broad St.

BUYER FOR
SILKS, WOOLENS, LINENS
AND WASH FABRICS

Good position for experienced man, capable of showing results; Salary and commission. Write Z 2153 Times Annex.

CHAUFFEUR, bachelor, settled man, all year private family position; must have experience Cadillac; must have first-class reference; state fully qualifications, nationality and salary expected. B 1140 Times Harlem.

CHAUFFEUR, experienced, for new sedan Pierce-Arrow car; must have city references. Write Box 535, 12 Union Square.

CLERKS

FOR CHECKING AND SCALING; ONLY THOSE HAVING BEEP OR PORK EXPERIENCE NEED APPLY. 614 WEST 40TH.

CLERK, experienced wholesale toy, housefurnishings and furniture house; must have ambition for advancement by showing ability and results; answers held strictly confidential; state salary expected and experience. Frank & Son, 43 East 19th St.

CLERKS; five to verify addressed envelopes; preference given to men of middle age, with clerical experience. J. A. Richard, L.c., 151 5th Av.

CLERK—Young man to check bills in plumbing contractor's office; state age, experience and salary. B 423 Times.

CORRESPONDENT—A large cotton piece goods house has opening for bright ambitious correspondent, who is familiar handling detail and salesmen's mail; unless you have had experience in our line, do not answer. Replies held strictly confidential. V 930 Times Downtown.

COUPLE Wanted—Chauffeur, and wife to do general domestic work. Call Berkshire 7186 for appointment

CUTTER and pattern maker, experienced on children's dresses; take care of complete department. Merit Children's dress Co., 97 Wooster St.

DISTRIBUTORS—Men and women in every county, take Christmas orders for the marvelous $5.50 dishwasher; washes, sterilizes and dries dishes without putting hands in water; endorsed by Good Housekeeping; liberal commission. Brooklyn Home Equipment Co., 109 Flatbush Av., Brooklyn. Phone Prospect 0390.

DRAFTSMAN, expert on apartment houses, $50 to $60; bring samples of work. Giesen, 2,403 Creston Av., Bronx.

DRAFTSMAN, preferably one who has had architectural experience; location New York City. S 806 Times Downtown.

ENTRY CLERK, experienced, by a large corporation, Flatbush. Reply, stating full particulars, salary desired, 427 N. Y. Times Brooklyn Branch.

EXECUTIVE, knowledge of office detail essential; good opportunity; rapid advancement. Artistic Shoe Co., Inc., 380 Throop Av., Brooklyn.

FUR CONTRACTORS TO MAKE SEALINE COATS FROM OUR OWN SKINS. APPLY 22 WEST 21ST, 8TH FLOOR.

GARDENER and wife wanted year round; near city; wages $90; nice house free. Call Browning, 29 West 81st.

LEDGER CLERK, experienced, bright young man, knowledge of typewriting, separate at figures; $25 and luncheons to start. Dunham Mfg. Co., 220 36th St., Brooklyn.

MANAGER wanted by popular lecturer, psychoanalyst and practical psychologist. Answer in own handwriting, stating qualifications, experience and salary expected. F 72 Times.

MAN—High grade, technically trained, with practical automobile experience, for traveling position in foreign country, representing large automobile manufacturer; only men occupying position as service managers or sales engineers with good education will be considered; a knowledge of Spanish and Portuguese is required; no others need apply. Box 248, 2,501 World Tower Building.

MAN, experienced and energetic, for excellent opportunity with progressive lumber concern; state age and other particulars. Address P. O. Box 245, Newark, N. J.

MEN, 6 feet tall, to act as doormen. Apply 10 A. M. Friday, Loew's State Theatre, B'way and 45th.

NIGHT WATCHMAN for laboratory of large Brooklyn firm; position permanent; state age, experience, salary expected. 425 N. Y. Times Brooklyn Branch.

OFFICE BOY wanted in busy advertising agency; good chance for bright, wide-awake, clean-cut chap; salary $10. Hanff-Metzger, Inc., 95 Madison Av.

OFFICE BOY wanted, 18 years or over; salary $25 per month to start; good opportunity for bright boy; company provides lunch. Address 37 Times 165 Broadway

OFFICE BOY, age 16, grammar school graduate; Staten Island boy preferred. Apply Vacuum Oil Co., Bayonne, N. J.

OFFICE BOY, good chance for advancement; state age, salary, experience if any; state religion. D 730 Times Downtown.

OFFICE BOY, about 17, no experience necessary. Call 708 East 13th St. Eagle Pencil Co.

PLUMBER for suburban work. Pacific Tank and Pipe Co., 2 Rector St.

PURCHASING ENGINEER required immediately by New York office of large Far Eastern house; necessary qualifications, mechanical engineering, education and knowledge of electric power plant work on buying for export; state experience fully and salary required, which must be moderate. B 825 Times Downtown.

PURCHASING agent, assistant, by electrical manufacturer; must be thoroughly experienced, live wire, accustomed to following up orders and getting results; state age, experience and salary expected. M 553 Times.

REAL ESTATE BROKER can connect with well-known firm; leads plentiful; commission basis; all conveniences. L. R., 214 Times.

RECEIVING CLERK in large importing and manufacturing house handling silk piece goods and trimmings; write, stating age, experience and salary expected. Address Box 980, Realservice, 15 East 40th St.

RUNNER for brokerage house familiar with downtown streets. Apply Goldthwaite & Co., 25 Beaver St.

SKETCHER—Experienced young man with creative, original, artistic talent; must be good letterer; small work; bring specimens. 12th floor, 141 West 36th, New York City.

STOCK CLERK.
EXPERIENCE MEN'S FURNISHING
DEPARTMENT.
WALLACH BROS.,
305 B'WAY.

STOCK CLERKS wanted by cotton piece goods house; only interested in young men who have stock room experience in this line or kindred lines. V 935 Times Downtown.

TEACHERS, residing east side, Williamsburg, Bushwick, Jamaica, give private lessons, English, to foreigners in their home; permanent remunerative position. 110 West 40th, Room 509.

TELLER, paying, receiving, for east side bank; write fully references, experience, salary expected, Advertiser, 262 4th St.

TRUNK MAKERS, good pay. Diamond, 48 West 20th.

WINDOW DRESSER and salesman, for ladies' and gents' furnishing; permanent position; state salary; references required. W 6 N. Y. Times Brooklyn Branch.

YOUNG BOY to make himself generally useful in shipping room, Thomas Lawton, 19 West 70th St.

YOUNG MAN, ambitious, wanted as order clerk by well-known paint and shellac house; must be courteous, accurate and conscientious; splendid opportunity for advancement; state salary and experience. S 817 Times Downtown.

YOUNG MAN, clean, honest, bright; of Anglo-Saxon or Scandinavian descent; high school graduate preferred, about 20; to make himself generally useful in stock and shipping room. Vayanos Bros. Oriental Rugs, 212 5th Av.

YOUNG MAN WANTED, about 18 years of age, high school graduate; opportunity advancement; typewriting essential. Apply Connell Rice Company, 79 Wall St., Room 311.

YOUNG MAN; night clerk, good penman, accurate at figures; good chance for advancement; state age, nationality and salary expected. L. W., Box 48, Long Island City.

YOUNG MAN wanted familiar with office routine in small office, and handling customers on telephone; state age, experience and salary expected. Y 2367 Times Annex.

YOUNG MAN, 18 to 20, high school education, to start in sales department of large publishing house; salary $21. Apply Pictorial Review, 67 Court St., Brooklyn, 2d floor.

YOUNG MAN or woman to demonstrate and sell high class furniture article in downtown department store; permanent position; give detailed history of self. M 307 Times.

YOUNG MAN about 17 years old for general office work in importing and exporting house; apply in own handwriting, giving references and salary desired. T 55 Times.

YOUNG MAN, 17 to 18, electrical and radio store; experience desirable but not essential; write full particulars, including salary required. Caldwell, 244 West 104th.

YOUNG MAN, 17 years, to assist in order department of sweater concern; must be accurate. Mengart Knitting Mills, 100 5 Av.

YOUNG MAN, receiving and charging clerk, thoroughly experienced in cotton lace house. Apply Case & Co., Inc., 117 5th Av.

YOUNG MEN, commercial high school graduates with practical experience in accounting department of large wholesale house; good opportunity to advance to position of responsibility. Berg Bros., 478-482 Broadway.

YOUNG MEN, age 25-30, as investigators, no experience necessary, steady position; advancement for intelligent and willing workers; references. M 319 Times.

A LARGE insurance company will give employment to boys 17 years of age or over; high school training preferred; unusual chances for advancement; free gymnasium and educational classes; hours 9 to 4:30, Saturday 9 to 12; luncheons are provided free. Apply in person between 9 and 4:30 o'clock, Room 1, Metropolitan Building, 1 Madison Av., New York City.

THE UNITED STATES RUBBER CO. offers an opportunity to young men to study the functions of a large organization with diversified opportunities for PROMOTION.

The initial pay is low; increased responsibility depends upon demonstrated capacity. Apply

58th St. and Broadway.

HARDWARE—Experienced man to develop sales of well-known line of staple goods to builder's hardware trade in New York City and metropolitan district; must have energy and ability and a successful record of accomplishment in builder's hardware field; give full particulars as to age, nationality, &c., and state references. C 650 Times Downtown.

Salesmen.

ADVERTISING or specialty salesmen; manufacturer of one of the largest selling novelties in America today; sales now double as holiday special; commission only; Wonder Writing Pad Co., 35 Columbus Circle.

BOND AND SECURITY SALESMEN who wish to secure a better connection and who can prove their worth as consistent workers and producers will be given a liberal commission contract; monthly earnings can be made to exceed $5,000 a year; no drawing accounts to be allowed. Address with references, Y 2332 Times Annex.

FRUIT and Vegetable Salesman—Retail store experience. Call Weisbecker, 270 W. 125th.

REAL ESTATE SALESMEN,
Manhattan and Bronx; experience and unquestionable character absolutely essential; references required; splendid commission and co-operation; only hustlers need apply.

MR. WEST, SALES MANAGER,
COMMONWEALTH BUILDING CO.,
ROOM 178. 50 CHURCH ST.

SHOE SALESMEN.

HIGH-CLASS RETAIL ESTABLISHMENT LADIES' SHOES REQUIRES FOUR REAL SHOE SALESMEN, NOT CLERK VOLUME MEN; GOOD INCOME ASSURED; WRITE IN CONFIDENCE, GIVING ALL DETAILS. M 277 TIMES.

SPECIALTY SALESMAN wanted to sell toy specialty city retail trade; good commission. Mr. Gerson, 63 Reade (mornings after 10).

REAL ESTATE salesman on commission basis for Christian firm; must be of good standing, and know values on upper West Side of Manhattan; experience and satisfactory references necessary. Coughlan & Co., Inc., 200 West 72d St.

REAL ESTATE salesman, experienced; established real estate office; commission; must have auto; references. Harris Exchange, Broadway, corner 170th.

SPECIALTY SALESMEN.

AN UNUSUAL OPPORTUNITY is offered by a nationally known concern whose product is universally used by all classes of business; opening at this time for two or three experienced specialty salesmen; men with successful sales records in office appliance lines preferred; LIBERAL COMMISSIONS; ADVANCED, GUARANTEED EXCLUSIVE TERRITORIES; PERSONAL SALES HELP, BIG RE-ORDERS; TRULY AN UNUSUAL OPPORTUNITY to build a permanent business. Call, phone or WRITE for an APPOINTMENT.

J. R. BARRY,
15 Park Row, Room 713. Barclay 0719.

SALES MANAGER.

one who has successful record for employing large number of specialty type salesmen on straight commission basis and, still more important, one who can hold his men; must have finest personality and appearance and be old enough to be respected by all men; we will pay a moderate salary until he makes good and will increase it in accordance with production; immediate action essential.

GENERAL SALES MANAGER,
Suite 1222, 1524 West 42d St.

SALES REPRESENTATIVE.

Exclusive Long Island or Brooklyn territory for man with car, to sell well known water heaters; acquaintance among plumbers or builders desirable; liberal commission. Phone Murray Hill 6940.

SALESMEN — Manufacturing company swamped with orders needs five clean-cut, aggressive salesmen to assist in selling its securities. The first dividend was declared and future profits are practically unlimited. This is a strictly legitimate, high-grade enterprise presenting to the right men an opportunity to earn $5,000 to $10,000 or more yearly. A permanent connection is offered to those who make good to market the company's products in the future. Salesmen now employed are making $10,000 per annum. Liberal commission arrangements. Sales experience desirable but not necessary. Call at Suite 625, 345 Madison Av., 10-12 A. M.

SALESMEN, EXPERIENCED,
for
FURNITURE TRADE.

Opportunity for salary and commission with large manufacturer, selling nationally advertised household necessity; must be experienced with record of real achievement; willing to go anywhere; write complete record; give references; men experienced in sale of kitchen cabinets, vacuum cleaners, oil and gas ranges will be given preferred consideration. Z 2159 Times Annex.

SALESMEN.

Forceful salesmen with successful selling record will find here a most lucrative connection selling Wholgrape on a very liberal commission basis; variance of size packages to fit the buyer's requirements; our men are making most satisfactory headway; large daily commissions; hearty co-operation. Henry Card, 1139 Knickerbocker Building.

SALESMEN,
experienced office, factory and shipping room supplies; commission with drawing account. Samuel H. Moss, 20 East 23d.

SALESMEN with cars to solicit vending machine locations; liberal commission. Apply 218 7th Av.

SALESMEN to solicit locations for vending machines, whole or part time; liberal commissions. Apply 218 7th Av.

SALESMAN, real estate; handle apartment house property; liberal commission contract. M 551 Times.

MALE HELP WANTED.
Salesmen.

SALESMEN
The livest selling proposition in New York is our unfermented California grape juice.

Our product sells direct to the consumer and is in a class by itself, both quality and price considered.

This juice is produced, packed and shipped by a well established, financially strong firm —one of the largest of its kind in the United States. Our salesmen are backed by highest commercial ratings and bank references.

COMMISSIONS PAID DAILY.

Your earnings with us are limited only by your willingness to work; we pay 33 per cent. commission, which allows you to secure a larger return from your efforts here than in almost any other field.

PACIFIC PRODUCTS CO.,
SUITE 712-714,
500 5TH AV.

SALESMEN.

Position open for first-class salesmen accustomed to large earnings; $200 per week or more; sales and publicity work, securing co-operation on introductory sale official source records; in connection with an organization of a military character of over 1,000,000 members; commission basis; on outside territory we advance expenses; we teach you by actual personal demonstration. You are cordially invited to call and inspect the proposition, 10 to 12, 2 to 4.

L. EDWARDS STEARNS, ROOM 2021,
Hudson Terminal, 30 Church St.

SALESMAN.

We want a young man for our sales organization (sales experience not absolutely necessary) to sell office systems and equipment on a salary basis.

Our business requires patience and a complete appreciation of the principle that has proven substantial achievement to be a matter of years; to qualify you should be about 25 years of age, have at least high school education and some office experience.

Make your application brief; advise as to age, religion, education, married or single, business experience, salary you must have. Address H. D. P., P. O. Box 27, Station S, New York City.

SALESMEN.

UKIAH GRAPE JUICES.

Our prospects are the business men, but they get it for home use only.

COMMISSIONS PAID DAILY.

BACKED BY $1,000,000 CORPORATION.

UKIAH GRAPE PRODUCTS CO.,
152 West 42d St. New York.
SALES ROOM 1220.

SALESMEN,

MEN'S CLOTHING.

GIMBEL BROTHERS INC.,
33D ST. AND BROADWAY,

REQUIRE THE SERVICES OF SALESMEN FOR MEN'S CLOTHING; TEMPORARY WORK.

APPLY EMPLOYMENT OFFICE,
5TH FLOOR, 9 TO 5:30.

SALESMEN.

To complete our organization we can use a few additional salesmen of ability and energy.

Our electrical household articles are nationally advertised. We pay liberal commissions and offer hearty co-operation.

EXPERIENCED VACUUM CLEANER SALESMEN
will do well to investigate.
MR. HAMER, 15 WEST 38TH ST.

SALESMEN.

Can you dispose of a large quantity of IMPORTED MEN'S SPATS at a great sacrifice? Liberal commission.

ROSTEX COMPANY,
1,261 BROADWAY. PENNSYLVANIA 8218.

SALESMEN WANTED TO CALL ON INDUSTRIAL PLANTS AND INSTITUTIONS PLACING A WELL-KNOWN LINE OF LUBRICANTS ON 60 DAYS' TRIAL; OFFER ADVANCE LARGE COMMISSIONS IMMEDIATELY ON ORDERS TAKEN ON THIS CONDITION; COMMISSION; METROPOLITAN AND JERSEY TERRITORY OPEN. M 223 TIMES.

SALESMEN who have had experience in commodity selling are offered an opportunity to represent an old established financial house in the City of New York, selling high-class securities; Long Island and New Jersey salary and commission to men who can furnish the highest references from their present connections. Y 2331 Times Annex.

SALESMAN — LARGE, POPULAR-PRICED CHILDREN'S DRESS HOUSE IS OPEN FOR A FIRST-CLASS SALESMAN WHO IS AT PRESENT CALLING ON THE NEW YORK RESIDENT BUYERS' OFFICES; A GOOD PROPOSITION IS OPEN FOR THE MAN WHO CAN FILL THIS POSITION; COMMISSION. PIONEER CHILDREN'S DRESS CO., 853 BROADWAY.

SALESMEN—NEW YORK STATE CORPORATION DIRECTORY GOVERNMENT-COMPILED INFORMATION HAS OPENINGS FOR MEN WITH SALES RECORDS; EARNINGS RANGE FROM $50 TO $400 WEEKLY; LIBERAL COMMISSION, EXPENSES. 40 WEST 39TH ST. MR. RUNEY.

SALESMAN to act as manufactures representative for Eastern New York State on service station equipment; must own car and be financially responsible; can make better than five thousand dollars a year; give phone number for an immediate reply; commission. G 467 Times.

SALESMEN—Accident and health insurance, special automobile accident policy; $5 annually; also monthly policies with natural death benefit; liberal commissions. National Accident Society, 1123 Broadway, New York City. Established 1885.

SALESMAN—High-calibre man of experience in Middle West territory; established house; nationally used paper specialty selling to wholesale druggists, confectioners, grocers and paper jobbers; commission and drawing account. L. H., 500 Times.

SALESMEN—We want three high-grade producing salesmen with initiative who can prove to us that he can qualify as a retail store manager; drawing account if qualified. Phillips, Chevrolet Corp., 1,576 Flatbush Av., Brooklyn.

SALESMAN, LADIES' HANDBAGS, for the Pacific Coast; also one for the South to carry a strong line of celluloid vanity boxes as a side line for an old-established manufacturer; commission basis. M 303 Times.

SALESMEN—Junior salesmen for collar department of large retail store; apply Friday, 9 A. M. Weber & Heilbroner, 215 4th Av.

SALESMEN, to sell our high-grade lubricating oils and greases, one with a following preferred; also desire representatives living in suburbs; salary or commission basis. Roscoe Oil Coompany, 255 East 149th.

SALESMAN, EXPERIENCED HOUSE, WANTED BY LEADING LACE HOUSE; EXCEPTIONAL OPPORTUNITY; WONDERFUL FUTURE; STATE EXPERIENCE. M 322 TIMES.

SALESMAN, for well-known drug store products; steady position; in reply, give age, previous experience, salary desired, references and phone number; also whether able to drive auto. M 292 Times.

SALESMAN wanted to sell new line of calendars for advertising purposes; liberal commission; apply between 2 A. M. and 2 P. M. C. S. Hammond & Co., 30 Church St., New York City.

SALESMEN with cars for Middle West, New England and Southern States to sell professional garments; commission basis. Apply Room 289, 154 Broadway.

SALESMEN, live wires, to sell a new device for elevators; big commissions to the right men. E. K. Slide Elevator Lubricating Co., 30 West 21st.

SALESMAN, accustomed wedding apparatus; experienced man only; New York and vicinity; salary, commission. P. O. Box 620, Philadelphia.

SALESMAN, hardware, familiar with Manhattan and Bronx hardware trade; state qualifications and salary expected. S 815 Times Downtown.

SALESMEN—Two forceful men with cars to travel, sellin Wholgrape; special offer to proper parties; liberal daily commissions; splendid income, possibility including credit on repeat orders; briefly state age, nationality and experience. C C 815 Times.

SALESMEN, experienced selling drug trade, New York and out of town; salary and commission. Phone Bryant 7061 for appointment.

SALESMAN wanted to sell staple office article; splendid opportunity for right men; commission. Apply Friday, C. E. Hokanson, 15 West 44th St.

TEN MEN WANTED TO LEARN THE AUTOMOBILE SALES BUSINESS.

Excellent opportunity in suburban territory open for men with lots of push and courage, which will guarantee fine incomes. Apply to Mr. Hill, mornings before 12. Salary, commission and bonus when qualified. Jockers & Stack, Ford and Lincoln cars, 66 Broadway, Flushing, L. I.

MAN wanted; competent to take charge of fitting room in factory making ladies' high-grade shoes; must have good managing and executive ability; state experience and give references; Rochester (N. Y.) firm. Y 2354 Times Annex.

OLD established publishers have vacancy for aggressive advertising salesman; extensive field; salary or commission arrangement; state qualifications fully. F 719 Times Downtown.

TYPEWRITER SALESMEN, experience unnecessary; salary, commission, drawing account; young men who will work. See Mr. Milstrey, 364 Broadway, Friday morning.

Employment Agencies.

BROWN EXCHANGE, 7 WEST 42D.
Stock supervisor; must be experienced in filling orders; $60.
Correspondent, thoroughly experienced adjusting customers' complaints, wholesale house; $35.
B'k'prs (2), thoroughly understand journalising; $35.
Bookkeepers, clothing house, $25.
Clerks, good handwriting, bond house; $25-$30.
Timekeeper, Williamsburg, $22.
Clerks, export house, $15.
Room 266 for following positions.
College grad. to assist president of corporation, relieve him of some of his duties; excellent opportunity.
Young man, 21-25, in sales and sales promotion, to assume entire charge of specialty line; merchandising exp. necessary; salary open.
Assistant to manager, large publishing house, $25.

BOOKKEEPER, mercantile, $35; ins., $25; Boston ledger, $25; bank, for exch., $28. TYPIST, German, $25; bank, $20; mfg., $18. STENOGRAPHERS, construction co., $30; importers, $25; beginner, $22; textile, $22. CLERK, shipping, $28; factory, $25; stock, $25; billing machine, $20; general, $20. BOYS, bank, $15 and lunch; office, $12. Olmstead, Denison & Allomp., 280 B'way.

UNIVERSITY EMPLOYMENT BUREAU,
70 WALL ST.
TECHNICAL DEPARTMENT.

Sales engineers; draftsmen, reinforced concrete; architectural, plant layout; substation; power house layout; civil engineers, experienced; oil chemists; designers; die casting; repair men, electrical appliances.

THE BRENTON COMPANY,
50 Church St., Room 379, 3d Floor.
Cost Accountant, factory cost work, about 35 years; exceptional opp.....$2,000-$2,500
Bkprs., Boston, genl.; day, night.$1,200-$1,400
Burroughs Machine Oprs. .....$1,000-$1,400
Clerks—Mail, bank, retail, order.....$15-$25

AMERICAN MALE PERSONNEL SERVICE,
25 Beaver St. No Advance Fee.
Mill superintendent, one familiar with crushing and grinding, $60; typists, $16, $20, $22; advertising assistant, $40; stock clerk, $14; salesman, drugs, $35, plus commission. Registration invited.

HIRST OCCUPATIONAL EXCHANGE,
60 BROADWAY.
Report Dept. Head, accounting office, $40-$50; Steno.-Secy., college grad, salary commensurate; D. E. Bkpr., under 30 years, $30-$32; Card Board Boys and Runners.

JUPP AGENCY, 112 FULTON.
25 YEARS' PREMIER SERVICE.
Stenographers, numerous; shipping clerk, envelope co., $28; plate glass inspector measurer, insurance firm; hundreds boys, junior clerks' positions.

PLACEMENT CO.,
2 WEST 43D ST.
BUSINESS EMPLOYMENT SPECIALISTS.
LONGACRE 1923.

EXECUTIVE SERVICE,
PERSHING SQUARE BUILDING,
OPPOSITE GRAND CENTRAL,
ROOM 1516.
WM. D. CAMP, PRESIDENT.

PERSONNEL COMPANY, 9 CHURCH ST.
BKPR. (day), foreign dept. bank, com'l expr. sufficient, $1,470, lunches; (2) foreign dept. bank exp., $1,710; 9 A. M., $1,700; RECEIVING TELLER, uptown, $1,600-$1,800.

EQUITABLE Industrial Relations Service, Inc., 158 West 45th St. Bryant 8835. Private secretary, stenographer, clean cut, bank experience, for executive; must have executive ability; salary open.

CASHIER—Experience; Christian firm; references; $30. Smart Agency, 367 Fulton St., Brooklyn.

CREDIT MAN, experienced; 5th Av. establishment. Foreign Language Bureau, 640 Singer Building.

Instruction.

STUDY LAW AT HOME.

Legally trained men win high positions and big success in business and public life. Greater opportunities now than ever before. We guide you step by step by the famous LaSalle Problem (case) Method. Degree of LL. B. conferred. Complete survey of the training and authentic record of hundreds of successful students will be found in our books—"Law Guide" and "Evidence"—sent for which no charge is made. Send for copies at once or call or phone.

LA SALLE EXTENSION UNIVERSITY,
112 West 42d St., New York. Bryant 8920.
Open Evenings.
Brooklyn office, 26 Court St. Triangle 8519.

LEARN TO WRITE SALES LETTERS.

Splendid positions await those able to write sales letters that really pull results. complete Correspondence Course by professional letter writer will teach you rapidly. Endorsed by leading authorities. Total cost $5 and sold on a MONEY-BACK GUARANTEE if not satisfied after first lesson. Write for descriptive folder.

DURANT PUBLISHING CO.,
161 Water St., New York City.

THE ROAD TO SUCCESS.

Hundreds of business men have been put on the high road to success by consulting the Merton Institute. You have perhaps been postponing Merton personal analysis of your capabilities because you are busy during the week. To save you time the institute is open Saturday afternoons. Phone, write or call in person for free booklet.

MERTON INSTITUTE, INC.,
36 West 44th St. Vanderbilt 2562.

ARE you in a rut? 40 years of experience in many lands enables me to scientifically answer this question with ease and honesty.

JOSEPH BLUMENTHAL,
expert character analyst,
scientific vocational counselling,
34 West 69th. Columbus 7382.

ACCOUNTANCY.

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THE WEATHER

WASHINGTON, D. C., Nov. 15.—The weather chart of Thursday night showed an extensive area of high barometer over all districts west of the Mississippi River with its crest over Wyoming and areas of low barometer over Ontario and to the east of Bermuda. There have been showers within the last twenty-four hours in the upper Mississippi and Ohio Valleys, Tennessee, the region of the Great Lakes and in Texas. In all other parts of the country the weather remained fair during Thursday. Temperatures have changed little and readings continue near or above the average for this date over all parts of the country.

In New England and the Middle Atlantic States, the upper Ohio Valley and the lower lake region the weather will be unsettled and showery Friday and mostly cloudy on Saturday, with somewhat lower temperature in the lower lake region and the upper Ohio Valley. In the South Atlantic and East Gulf States Tennessee and Kentucky the weather will be generally fair Friday and Saturday, with somewhat lower temperature in Tennessee, Kentucky and the East Gulf States.

COUNTRY-WIDE WEATHER CONDITIONS.

Observations at United States Weather Bureau stations during the twenty-four hours preceding 8 P. M. yesterday:

Station.	Temperature. High.	Low.	Rain-fall.	Weather.
Abilene	66	30	20.24	.. Clear
Albany	46	30	30.10	.. Cloudy
Atlanta	60	30	30.08	.. Cloudy
Atlantic City	50	44	30.06	.. Cloudy
Baltimore	46	40	30.08	.. Rain
Bismarck	48	24	30.34	.. Cloudy
Boston	46	40	30.12	.. Cloudy
Buffalo	50	34	29.98	.. Cloudy
Charleston	66	34	30.06	.. Cloudy
Chicago	54	46	29.96	.06 Cloudy
Cincinnati	56	42	29.98	.. Cloudy
Cleveland	52	38	29.96	.01 Cloudy
Denver	52	30	30.42	.. Pt. cl'dy
Detroit	48	40	29.96	.04 Cloudy
Galveston	64	56	30.18	.04 Clear
Helena	50	32	30.48	.. Clear
Jacksonville	70	48	30.08	.. Cloudy
Kansas City	58	46	30.12	.. Clear
Los Angeles	82	60	29.86	.. Clear
Milwaukee	50	46	29.92	.. Cloudy
Minneapolis-St. Paul	42	40	30.04	.. Cloudy
New Orleans	68	60	30.14	.. Pt. cl'dy
New York	48	42	30.10	.. Cloudy
Oklahoma	64	46	30.20	.. Clear
Philadelphia	48	40	30.10	.. Cloudy
Pittsburgh	54	48	29.98	.. Cloudy
Portland, Me.	40	30	30.20	.. Cloudy
Portland, Ore.	62	48	30.24	.. Cloudy
Salt Lake City	52	34	30.30	.. Clear
San Antonio	68	54	30.20	.. Clear
San Diego	74	54	29.82	.. Clear
San Francisco	70	54	29.90	.. Clear
Seattle	52	42	30.26	.. Clear
St. Louis	56	46	30.06	.. Cloudy
Washington	48	36	30.10	.. Cloudy

Northern New England—Unsettled weather, probably rain Friday. Saturday cloudy; no change in temperature.

Southern New England, Eastern New York, Eastern Pennsylvania, New Jersey, Delaware and Maryland—Unsettled with showers Friday. Saturday cloudy; no change in temperature.

Western Pennsylvania, Ohio and Western New York—Cloudy and showery Friday. Saturday cloudy and cooler.

NEW YORK CITY WEATHER RECORD.

Official Temperatures.

8 AM	46	12 M	46	7 PM	44
9 AM	43	1 PM	46	7 PM	43
8 AM	48	2 PM	45	8 PM	41
9 AM	44	3 PM	46	9 PM	40
10 AM	46	4 PM	46	10 PM	40
11 AM	48	5 PM	46		

Average temperature yesterday, 46.
Average same date last year, 52.
Average same date for 46 years, 44.

Barometer, 30.19 at 8 A. M.; 30.10 at 8 P. M.

Humidity, 77 at 8 A. M.; 72 at 8 P. M. Wind at 8 A. M., northeast, velocity 16 miles; at 8 P. M., northeast, velocity 6 miles.

Weather, cloudy at 8 A. M.; cloudy at 8 P. M.

Weather in Cotton and Grain States.

Special to The New York Times.

WASHINGTON, Nov. 15.—Forecast:

North Carolina, South Carolina and Georgia—Cloudy Friday. Saturday, fair; no change in temperature.

Florida—Fair Friday and Saturday; no change in temperature.

Extreme Northwest Florida, Alabama and Mississippi—Fair Friday and Saturday; somewhat cooler.

Tennessee and Kentucky—Partly cloudy and somewhat cooler Friday. Saturday, fair.

Ohio—Cloudy and showers Friday. Saturday, cloudy and cooler.

Illinois—Generally fair Friday and Saturday; moderate temperature.

Indiana—Cloudy Friday. Saturday fair; moderate temperature.

Lower Michigan—Cloudy, somewhat unsettled Friday. Saturday fair, colder.

Upper Michigan—Cloudy Friday. Saturday probably fair, slightly colder.

Wisconsin—Mostly fair Friday, slightly colder extreme east. Saturday fair.

Missouri, Iowa, Kansas and Nebraska—Friday and Saturday fair, moderate temperature.

Minnesota, North Dakota, South Dakota and Montana—Generally fair Friday and Saturday; little change in temperature.

Wyoming—Fair Friday and Saturday; little change in temperature.

Fire Record.

A. M.

12:30—925 West End Av.; W. Dolson.. Loss. Not given

1:15—1,307 Chisholm St.; George Scott.. Not given

1:20—516 W. 26 St.; not given....Not given

1:00—100 W. 87 St.; not given....Not given

8:10—8 E. 114 St.; George Shisukske.. Trifling

8:25—246 W. 138 St.; not given....Trifling

8:30—501 E. 87 St.; Ice Service Co.Not given

9:10—1,280 Fulton Av.; not given...Trifling

10:50—310 5 Av.; D. Friedman.....Not given

10:00—171 Perry St.; Mary Gumbrelli.. Not given

10:55—47 E. 112 St.; Joseph Edelson.. Not given

11:35—718 2 Av.; Max Ettingsugger..Trifling

11:50—540 Jackson Av. (shed); F. Cottelo.. Not given

P. M.

12:30—1,600 Topping Av.; not given.Notgiven

1:15—438 W. 40 St.; Louis Torsio..Not given

4:40—17 Essex St.; Zergerman and Trisam .....Not given

8:30—2236 3 Avenue Av., the Bronx (brush); not given.....Not given

4:30—41 Washington Pl.; not given...None

4:30—141 St. & 5 Av.; not given.....None

4:30—21 W. 143 St.; M. Strawe...Not given

4:40—826 Greenwich St (auto); Benjamin .....Not given

4:30—220 5 St.; not given.....Slight

5:45—48 W. 114 St.; D. Magner.....Slight

5:45—14 St. & 4 Av.; not given.....Slight

6:35—74 Beach St. (auto); P. Costa..Slight

10:35—56 W. 31 St.; D. Burke.....Slight

10:35—56 W. 31 St.; D. Smith.....Not given

Fire Department.

Chief John Kenlon made these announcements yesterday:

Jeremiah J. Cronin is appointed as an Ununiformed Fireman for a probationary three months, at $1,700 per annum, to take effect Nov. 16 and, assigned to H. & L. Co. 24.

The following-named Ununiformed Firemen are appointed as Firemen, Fourth Grade, at $1,700 per annum, to take effect at 9 A. M., Nov. 16, and assigned—Matthew R. Wheeler, Eng. 6; Philip Silvermine, Eng. 7; William F. Coffield (2), Eng. 204; Henry A. Schutz, H. & L. 20; Edward S. Mulligan, H. & L. 18.

Special leaves are granted to Capt. Walter F. Kensel, Eng. Co. 42, for 6 hours, from 6 P. M., Nov. 16; Capt. Edward F. Giblin, H. & L. Co. 114, for 15 hours, from 6 P. M. Nov. 17; Fireman 1st grade Walter T. Hasrick, Eng. Co. 241, for 24 hours, from 9 A. M., Nov. 16; Fireman 1st grade John C. Kilgus, Eng. Co. 16, for 15 hours, from 6 P. M., Nov. 16.

United States Supreme Court.

Special to The New York Times.

WASHINGTON, Nov. 15.—In the Supreme Court of the United States today L. C. Fotrell and A. P. Williamson of New York were admitted to practice and these proceedings were had:

240—The Y. M. C. A. of Columbus, O., et al., petrs., vs. O. Davis, et al.—Motion to advance submitted to petrs.

221—J. B. Smyth, et al., appls., v. Asphalt Bell Rwy. Co., et al.—Motion to advance submitted for appls; motion for leave to file certified documents submitted for appls.

119—Red Cross Line, petr., vs. Atlantic Fruit Co.—Argument continued:

120—S. Hrazvik, appit., v. Alaska Packers Assn.—Argued.

136—A. Street, suing on bealf of himself and others, &c., et al., appits., v. Shipowners Assn. of the Pac. Coast, et al.—Argued.

234—Callam Co. Wash., et al., v. the U. S.—Argument commenced.

Adjourned until tomorrow.

Call for tomorrow: 331, 320, 318, 332, 323, (and 324 and 285), 253, 182, 49, 90, and 104.

Public School Notes.

HUNTER ALUMNI REUNION—Dr. Stephen S. Wise will be the speaker at the annual Fall reunion of the Hunter College Associated Alumnae. The reunion takes place this year on Saturday, Nov. 17, at 2:30 P. M. in the college chapel, Sixty-eighth Street and Park Avenue. Other speakers of the day will be Dr. George S. Davis, President of the college, and Mrs. William C. Pepper, President of the Associated Alumnae. Dr. Wise's topic will be "Free Men and False Views of Americanism." Following his address, Mme. Marie Eren Kraus, contralto, will sing two groups of songs and Miss Flora Stubbs, associate of the college orchestra, will play a violin solo.

Army Orders and Assignments.

Special to The New York Times.

WASHINGTON, Nov. 15.—The War Department published these orders today:

Infantry.

Capts. Egan, F.; Blanton, S. G.; Potter, H. E.; Tuttle, A. L.; Edris, A. V., and 1st Lts. Ellison, M. B.; Greene, H. F., to N. Y. and sail about Jan. 24 for Porto Rico.

Coast Artillery Corps.

Marriam, Col. H. M., to San Francisco and sail for Honolulu about Feb. 12.

Waller, Maj. C. W., to Salem, Ore., as an instr. of N. G.

Dennis, Capt. L. C.; Campbell, Capt. J. T.; Herrick, Capt. H. N., and Honney, 1st Lt. K. C., to Canal Zone from N. Y., about Jan. 24.

Miscellaneous.

Sheridan, Maj. H. H. K., to N. Y. and sail for San Francisco about Dec. 5, then to Honolulu about April 5.

Evans, Capt. H. S., Qm. C., to St. Paul, Minn.

Shadle, 1st Lt. C. S., Chem. Wrf. Svce., to Pittsburgh as Exec. Offr., 3d Chem. Wrf. Procurement Dist.

Borum, 1st Lt. F. S., Air Svce., to Buffalo.

Leaves.

Reinizer, Lt. Col. G. G., Gen. Stf., 1 mo.

Sheridan, Maj. H. H. K., Ord. Dept., 15 days.

Wheeler, Maj. M. D., Qm. C., 3 mos. 15 days.

Bacon, Capt. S., F. A., 1 mo. 18 days.

Hickson, Capt. F. W., M. C., 15 days.

Blanton, Capt. S. G., Inf., 1 mo. 25 days.

Brooks, Capt. H., M. C., 1 mo. 7 days' ext.

Reserve Corps Orders.

At Headquarters, Second Corps Area, Governors Island, Major Gen. Bullard issued these orders yesterday:

2d Lt. Burnham Lewis, Inf., O. R. C., is relieved from attachment to Hq., 98th Divn.—Moved out of corps area.

2d Lt. George McD. Weeks Jr., F. A., O. R. C., is relieved from assignment to 569th F. A., G. H. Q., C. A. and G. H. Q. group—Moved out of corps area.

1st Lt. Malcolm G. Spooner, A. S., O. R. C., promoted to Capt., is reassigned to 325th Pur. Sq., IV. Army, C. A. and G. H. Q. group.

2d Lt. Benjamin M. Rosenzweig, C. A., O. R. C., 502d (A. A.) Art., XII. Corps, XXII. Corps to the 522d (A.A.). IV. Army, 2d Coast Art. Dist.

Capt. Philip E. Bronson, C. A., O. R. C., promoted to Maj., is reassigned to 521st (A. A.) Art., IV. Army, 2d Coast Art. Dist.

1st Lt. John W. Little, C. A., O. R. C., promoted to 1st Lt., is reassigned to 521st (A. A.) Art., IV. Army, 2d Coast Art. Dist.

2d Lt. Harry S. Conell, Eng., O. R. C., promoted to 1st Lt., is reassigned to the 40th Eng. (Camouflage), G. H. Q. Res., C. A. and G. H. Q. group.

Capt. Herman F. Scholtz, Eng., O. R. C., is relieved from attachment to Hq., XII. Corps, C. A. and G. H. Q. group—Moved to Philippines Department.

1st Lt. George W. Cook, Inf., O. R. C., is relieved from attachment to Hq., 77th Divn.—Transferred to M. P., O. R. C.

1st Lt. Joseph C. Hilliard, Inf., O. R. C., is relieved from assignment to the 308th Inf., 77th Divn.—Moved to 78th Divn. area.

1st Lt. Donald S. Root, Inf., O. R. C., is relieved from assignment to the 390th Inf., 98th Divn.—Moved to 77th Divn. area.

National Guard Orders.

Special to The New York Times.

ALBANY, Nov. 15.—These National Guard orders were bulletined in the office of the Adjutant General today:

Ferriss, 1st Lt. Frank B., 104th Field Art., commissioned for assignment to Battery C.

Collins, 2d Lt. George F., 174th Inf., commissioned for assignment to Co. D.

Henahaan, 1st Lt. Jos. A., 14th Inf., hon. discharged.

Cook, Capt. Wm. F., 108th Inf.; Vance, 2d Lt. Wm. G., 27th Div. Train, transferred to "unassigned list."

The services of Major Ernest C. Dreher in connection with certain U. S. property, under verbal orders of the Adjutant General, are confirmed.

Naval Orders.

Special to The New York Times.

WASHINGTON, Nov. 15.—The Bureau of Navigation published these orders today:

LIEUT. COMMANDERS.

Bagby, O. W., to Dahlgren, Va.

Bowden, J. P., to 12th Nav. Dist., as Commun. Offr.

Gates, W. to the Cincinnati and as Gun'y Offr., when commissioned.

LIEUTENANTS.

Darrow, R. T., to Mine Squad. 1, as Gun'y Offr.

Evans, J. B., to command the Sonoma.

Fellers, M., to tour. Acron.

Clark, A. B., to Ult. Sup. & Acc., Washington.

Flynn, J., to the Wright.

Hataway, F. W., to Norfolk Navy Yd.

Layrm, E. F., to continue duty, rec'g ship at San Francisco.

Ransdell, H. B., to Nav. Aca.

Robinson, B. M., to the Antares.

Tagland, O., to the Altair.

Marine Corps Orders.

Special to The New York Times.

WASHINGTON, Nov. 15.—The Marine Corps Headquarters published these orders today, as of dates indicated:

NOV. 8.

Halford, Lt. Col. F., to duty as offr. in chg. rec'g, relieving Maj. M. E. Shearer.

Peck, Capt. DeW., to 1st Brig., Haiti.

NOV. 12.

Powell, Col. W. G., to Hdqrs., Washington.

Howard, Capt. A. P., detailed as Asst. Paymaster.

NOV. 14.

Curtis, Capt. M. B., to Quantico.

NOV. 15.

Martin, Capt. H. O., to Dept. of the Pac.

Healey, 1st Lt. L., to Rec'g Dist. of Seattle.

NOV. 9 AND 10—No orders issued.

Estates Appraised.

New York.

ASPINALL, ALGERNON A. (June 9), Resident of Washington, D. C. American Security and Trust Company executor of $482,000, left to grandson and son.

BURT, JOHN A. (April 7, 1921). Nos V. Burt, widow, is administratrix of $10,377 and gets it.

CLARK, JOHN (Dec. 28, 1921). Resident of New Jersey. Elizabeth Clark, widow, is executrix and gets estate of $10,000.

DE CORDOVA, FLORENCE MERCEDES (July 19, 1920). Arthur E. De Cordova administrator of $35,340, left to husband, son and daughter.

GALLOWAY, JOHN M. (Jan. 10, 1922). Abel I. Smith executor of $434,226, left to estate.

GROSS, ANNIE (Feb. 19, 1920). Lena Rabinowitz executrix of $6,847, left to five daughters.

HENLEY, MARY A. (Oct. 28, 1922). George R. Stobbs executor of $20,694, left to relatives and friends.

INGALLS, MELVILLE E. (Sept. 22, 1922). U. S. Trust Company executor of gross estate of $261,609 and net at $121,426. His debts were $117,072, mostly on notes. The estate went to his widow, Beulah Ingalls. The largest item in the estate was 1,621 shares of stock in the Virginia Hot Springs Company, worth $96,965.

LAWDER, NEIL H. (May 14, 1920). Resident of Bogota, Colombia. The estate of $5,000 goes to mother and wife.

LOWENSTEIN, GEORGE (Jan. 15). Samuel, father, is executor of estate of $81,284 and gets it.

SANFORD, EDWARD (Feb. 19, 1921). Henry M. Pendleton executor of $162,715, left to widow, brother and friends. He was a member of the law firm of Haight, Sandford, Smith & Griffin.

SNIPDEN, MARY E. (May 4, 1922). William McK. Morris executor of $178,461, the bulk of which consisted of her interest in the La Salle Apartment Hotel. The estate went to her husband for life and then it goes to her cousin, Gertrude Merrick, and her business associates, Alice Morris and Charles La Grelle.

SPALDING, ADELAIDE E. (March 25, 1921). Resident of Massachusetts. Robert E. Buffum executor of $77,600, left to brother and sister.

STRICKLAND, MELISSA (June 13). Mamie Jacobson administratrix of $5,555, left to relatives.

WETMORE, GEORGE W. (Feb. 19, 1923). Resident of California. Estate of Wetmore, niece, administratrix of $44,270, left to her.

Kings.

ATWATER, JANET C. (Feb. 23).—Gross estate, $30,513; net, $27,000. To sons, George C. Atwater, 234 Parkside Avenue, $18,841; to the Rev. William L. Atwater, Woodlawn, L. I., $500; to a daughter, Janet L. Harris, Kansas City, Mo., and a granddaughter, Janet A. Veley, each $5,429. The estate includes bonds of $4,000 each of the New York Central and the Chicago, Milwaukee & St. Paul Railroads, $2,000 of the Chicago & Great Western, $2,000 of the Philadelphia and Reading Coal and Iron Company, and mortgages, $1,500. Kings County Trust Company executor.

ELLSWORTH, CHARLES J. (May 29).—Gross estate, $37,627; net, $30,200. To widow, Edith C. Ellsworth, administratrix, 1,914 Bedford Avenue, $7,553; to sons, Frederick W. and Charles Beach, $11,322. The estate includes an equity in 1,913 Bedford Avenue, $1,300; bank deposits, $18,430; auto, $1,100; Liberty bonds, $7,032.

MACKEY, WILHELMINA A. (July 5, 1922).—Gross estate, $650,325; net, $616,981. All of the estate except $7,500, which is distributed in small bequests, goes to Brooklyn public charities and institutions as follows, each receiving a bequest of $75,500: Home of St. Giles the Cripple, Young Women's Christian Association, Brooklyn Children's Aid Society, Brooklyn Home for Aged Men and Aged Couples, Brooklyn Society for Prevention of Cruelty to Children, Orphan Asylum Society of Brooklyn, Brooklyn Association for Improving the Condition of the Poor, and the Brooklyn Bureau of Charities. Other bequests of $5,000 are to Church of the Redeemer, Fourth Avenue and Pacific Street; Home for the Aged and Infirm, Brooklyn Methodist Episcopal Church, Park Place and New York Avenue; Industrial Home for the Blind, and the Brooklyn Home for Consumptives. To St. Christopher's Home for Babies and Training School, $2,000. The only relative mentioned in the will is Fannie V. Tremenger, a cousin, 76 Revere Place, who gets $1,000. The remainder of $6,500 goes to friends. The Kings County Trust Company is the executor. The estate includes realty amounting to $31,167, comprising the premises at 99 St. James Place, 109 South Elliott Street, 39, 41 and 43 South Oxford Street, 456 Fulton Street; appraised at $350,000; 127 Fort Greene Place, and 3061½ Fifth Avenue, Asbury Park, N. J.; stocks and bonds, $20,095; mortgages on Brooklyn property, $66,676; bank deposits in twenty-seven New York and Brooklyn banks and in the Asbury Park and Ocean Grove Bank, $134,812.

MEYER, JENNIE (March 5, 1922)—Gross estate, $21,442; net, $19,683. To a son, Philippe A. Meyer, a contractor, 709 Monroe Street. The estate includes a one-half interest in the premises at 709 Monroe St., $2,425; bank deposits, $2,101; mortgages, $12,070; stocks, $4,846.

SHERNEN, HERMAN (Feb. 27).—Gross estate, $9,194; net, $7,082. To widow and children, Beckie Shernen, executrix, 7,611 Sixteenth Av. The estate includes an equity in premises at 7,811 Sixteenth Av., $1,415; cash, $2,580; mortgages, $4,500.

WATLAND, JOHN E. (April 14, 1923)—Gross estate, $11,257; net, $10,052. To a daughter, Anna M. Wallen, administratrix, 5,715 Fifth Av. The estate includes an equity in the premises at 2,567 Bedford Av., $9,000; deposits, $1,907.

WAITS, WILLIAM H. (June 26, 1921)—Gross estate, $16,146; net, $13,842. To sisters, Audrey E. Lane, 33 Bishop St., Montreal, Can., and Marion J. McDonald, 22 Monroe St., each $3,032; to a brother and a sister, Edward L. Waits, 163 Green St., Moncton, N. B., Canada, and Mary F. Green, 111 Twenty-fifth Av., each $1,265; a brother, James C. Waits, 220 Bay Eleventh St., coexecutor, $1,415. The estate includes bank deposits, $713; a stock, 40 shares, Fairclough & Gold Corp., Mass., $4,000; accounts receivable, $5,476; auto, $800.

Wills for Probate.

New York.

BOOKSTAVER, MARY B. (Nov. 4). Estate, about $6,400. To Mary A. Knobiach, a daughter.

HEALY, JOHN J. (Oct. 23). Estate about $35,000. To Mary Healy, wife, and at her death in equal shares to Sherman D., Virginia, Ethel F. and John J. Healy, children.

JOHNSTONE, RUTH A. (Aug. 4). Estate about $90,000. The bequests include, Church of the Blessed Sacrament, Broadway at 71st St., $5,000; the assistant pastors of the church, $500 each; Sisters of the Blessed Sacrament, 184 East 76th St., $5,000, and articles of adornment or furnishings, to relatives and friends. The residue was divided into ten shares, two going to Eugene J. O'Connor Sr., a brother; the remainder in eight shares, to Eugene, Robert, Edward, Raymond, Katherine, Virginia, Josephine O'Connor, and Elizabeth Russel, children of Eugene O'Connor.

KLEINFELDER, LAVINIA (Nov. 9, 1916). Estate, about $3,700. To Caroline Bentel, an aunt; Caroline Beiter, cousin, and Richard Kleinfelder, brother.

UNGER, HENRIETTA (Oct. 27). Estate, about $8,000. To daughters and a son.

Kings.

ALTAHASAR, MARY (Sept. 25, 1923). Estate, $5,000. To a grandson, Mahlon C. Knorpp, $500; residue to a daughter, Mrs. Carl Worthman, executrix.

FITZMAURICE, HANNAH E. (Nov. 5, 1923). Estate, $375; of which decedent, who lived at 50 Euclid Av., left to the son of a neighbor, "My little friend, Joseph R. Dale," 31 Clarkson St., $100. The remainder to sons, Charles R. and William F. Fitzmaurice.

STEWART, SARAH I. (Sept. 22, 1923). Estate, $12,000. To friends and nephews, the largest bequest being $1,000, to Victor A. Loraing, a nephew and executor, 440 Madison St.

Police Department.

Commissioner Richard E. Enright issued this order yesterday:

Pensioned.

PATROLMAN—Anthony Capone, 81st Precinct, on police surgeons' certificate at $1,040 per annum.

Transfers and Assignments.

To take effect Nov. 16:

PATROLMAN—Benjamin Katz, from 18th Precinct to Motorcycle Squad No. 2, assigned to motorcycle duty; Martin F. Mahoney, from 40th Precinct to Motorcycle Squad No. 1, assigned to motorcycle duty; Eugene F. Devine, from 68th Precinct to Motorcycle Squad No. 2, assignment to motorcycle duty continued; John R. Isaacson, from 76th Precinct to Headquarters Division, chauffeur.

Temporary Assignments.

PATROLMEN.

For 15 days, from Nov. 15: Edward Kupec, 104th Precinct to Motorcycle Squad No. 1, assigned to house duty; Paul A. Miller, 81st Precinct to 8th Inspection District, assigned to duty in plain clothes; Charles G. Orr, Headquarters Division, from Raildel Premises Squad to Bureau of Uniform Inspection.

From commands indicated to 1st Inspection district, to duty in raided premises:

D. E. McKeever	3	J. H. Guerin	77
J. J. Murray	3	John Reider	95
Dennis O'Connor	5	D. H. Klerstead	94
Simon Denker	13	H. J. Sager	94
B. A. Ludwig	13	George Kluter	100
J. W. Buck	15	P. McDermott	108
S. J. Christian	21	Patrick Clancy	10
J. A. Cody	31	George Meyer	105
Joseph Finnegan	37	S. H. DeClue	118
E. J. Sullivan	39	William Bedell	119
Antonio Carravitta	40	Thomas McFeett	H. D.
C. E. Kerrigan	70	C. Isaacsen	H. D.

From commands indicated to 3d Inspection district, to duty in raided premises:

J. P. Rhodes	1	John Ryan	102
C. B. Bridges	3	M. F. Walsh	104
Rudolph Voelker	14	Rudolph Cook	105
W. J. Straney	23	C. F. Mohr	118
J. A. Ullmore	25	W. J. Trish	119
James Horan	27	Michael Sheehy	H. D.
Edward Hoffman	46	Alex. Evans	H. D.
Thomas Hackett	50	Edward Smith	H. D.
E. A. Reilly	79	Charles Foss	H. D.
J. J. Torpey	83	J. Steinbach	H. D.
Dennis Sullivan	89		

From commands indicated to 2d Inspection district, to duty in raided premises:

J. J. Allen	3	William Kavanagh	47
Lee Stern	5	Gustave Dierholz	58
George Burgoyne	14	N. Capobianco	79
Andrew Brown	24	William Wagner	83
Alvin Wood	26	Charles Hartwig	92
Charles Finch	61	H. J. Sheridan	82
C. L. Weiss	62	Sigmund Lipscher	97
J. E. Stanton	63	Joseph Banger	99
J. J. Hackett	38	G. F. O'Connell	102
J. J. Mealy	40	Rodger Larkin	106
E. J. Rabbeitt	42	Charles Clair	111
W. H. Lutz	43	John Mullahy	112
J. J. Dillemuth	45	Dennis Murtha	113
J. E. Livingston	48	F. E. Bruns	113
G. W. Hoffman	45	J. G. Davis	H. D.
W. C. McKenna	46	C. F. Campbell	H. D.
Kain Hendricks	46	G. Eberhardt	H. D.

From commands indicated to 4th Inspection district, to duty in raided premises:

Michael Ryan	53	L. T. Sexton	104
Charles Bachoon	57	Frank Brasch	85
F. W. Wottrich	40	W. T. Menkin	H. D.
Daniel Shea	48	J. McKay	H. D.
W. Wittenberg	49	J. McKenna	H. D.

From commands indicated to 5th Inspection District, to duty in raided premises:

John M. Carey	46	John J. V. Carroll	49
John Hughes	57	Daniel L. Smith	65
Frank Girvin, Traffic C		William D. Belanch	H. D.

From precincts indicated to 8th Inspection District, to duty in raided premises—William A. Mulligan, 283 Pacquale Spaldo, 70.

From commands indicated to 9th Inspection District, to duty in raided premises—Cornelius J. Dwyer, 44; William Stieger, 82; Frank J. Galloway, 84; Leighton Baker, 85; Charles O'Rourke, H. D.; Alamio Jacobs, H. D.; John J. Joyce, H. D.

From commands indicated to 10th Inspection District, to duty in raided premises—John F. Gowan, 6; William McCrea, 8.

Henry Powell 22 John O'Connell 70
Timothy J. Murphy 77 T. F. A. Keegan 97
William A. Higgins 84 Thomas Hamlin
Frank Snyder 85 Thomas J. Cody 97
Robert E. Hock 91 Frank H. Fennell 93
Frederick Hansen 116 Joseph Aschner 126
G. S. Morgan, Traf. Div. Carl F. Buck H. D.
Michael C. Lee H. D. C. R. Johnson H. D.
Jas. T. Carroll H. D.

From precincts indicated to 11th Inspection District, to duty in raided premises—Henry Kohrn 78; Anthony Villano, 101; Philip Morrissey, 102; William J. Falvey, 103; Daniel Maloney, 108; William Nevins, 109.

From precincts indicated to Motorcycle Squad No. 2, to duty in raided premises—John Harten, 49; William C. Marxhausen, 50; George D. Hammond, 99; Joseph A. Beddy, 111; David H. Dick 112.

From precincts indicated to Headquarters Division, chauffeur—Harry J. Hermance, 14; Thomas V. Kelly, 21.

Retired on half pay.

PATROLMAN—Cornelius F. O'Connell, 1st Inspection District, to take effect Nov. 16.

Leaves With Pay.

ACTING DEPUTY INSPECTOR—Michael T. Ahearn, 150th Inspection District, for 5 days, from 8 A. M., Nov. 16, to be deducted from vacation.

Leaves Without Pay.

Ernest F. Freeberg, 23d Precinct, for 11 days, from 4 P. M., Dec. 2; Valentine R. Raynor, 70th Precinct, for 1 day, from 12:01 A. M., Nov. 16; William Doyle, 84th Precinct, for 1 day, from 4 P. M., Nov. 16; Peter Tuohy, 81st Precinct, for 1 day, from 12:01 A. M., Nov. 18.

Resignations Accepted.

PATROLMEN—William J. Neary, 33d Precinct; Jeremiah J. Cronin, 2d Precinct.

Reported by Radio

SS President Roosevelt (United States Lines), incoming from Bremen, was reported yesterday; no distance given; due at Pier 57, North River, Saturday forenoon.

SS Nieuw Amsterdam (Holland-America Line), incoming from Rotterdam, was reported yesterday; no distance given; due at Pier foot of Fifth Street, Hoboken, Saturday forenoon.

SS Panama (Panama R. R. S. S. Co.), incoming from Cristobal, was reported yesterday; no distance given; due at Pier 6?, North River, Saturday forenoon.

Foreign Ports—Arrivals and Departures

ARRIVED.

Steamer	At	Date.
Bourdonnais	Havre	Nov. 11
Bergenf	Bremen	Nov. 11
Hansa	Hamburg	Nov. 12
Columbia	Glasgow	Nov. 13
Belgenland	Plymouth	Nov. 13
Bloomfield	Havre	Nov. 13
Cadillac	London	Nov. 14
Canada	Marseilles	Nov. 13

SAILED.

Steamer	From	Date.
Mongolia	Hamburg	Nov. 10
Idaho	Antwerp	Nov. 14
Stephen	Liverpool	Nov. 14
Independence Hall	Dunkirk	Nov. 13

Transpacific Mails

The connecting mails close at the G. P. O. and City Hall P. O. Station, New York, at 5:00 P. M., daily, as follows:

Hawaii, via San Francisco	Wilhelmina Nov. 16
Japan, Korea, China, Siberia, French Indochina, Netherlands East Indies, Straits Settlements, Brunei, Malay States, North Borneo, Sarawak and Philippine Islands, via Seattle; also parcel post mails for Japan, Korea, China, Siam, French Indochina, Brunei, Labuan, Malay States, North Borneo, Sarawak and Straits Settlements. (Seapost)	President Jefferson Nov. 17
Tahiti, society Islands, Marquesas, Cook Islands, New Zealand and Australia, via San Francisco; also parcel post mails for Society Islands, Cook Islands, New Zealand and Australia.	Tahiti Nov. 18
Netherlands East Indies (especially addressed correspondence only), via San Francisco; also parcel post mails for Netherlands East Indies	Robert Dollar Nov. 18
Japan, Korea, China, Siam, Siberia, French Indochina, Netherlands East Indies, Straits Settlements, Brunei, Malay States, North Borneo, Sarawak and Philippine Islands, via Seattle; also parcel post mails for Japan, Korea, China, Siam, French Indochina, Brunei, Labuan, Malay States, North Borneo, Sarawak and Straits Settlements (Seapost)	President Grant Nov. 20
Hawaii, Samoan Islands, Australia and New Zealand, via San Francisco; also parcel post mails for Samoan Islands and Australia. (Note—Letter mails for New Zealand will be disembarked at Honolulu for connection with steamship Niagara due there Dec. 15)	Ventura Nov. 20

Post Office Notice

Postmaster Morgan announces that mails of the following dates: Shanghai, Oct. 23; Kobe, Oct. 26; Yokohama, Oct. 29, which arrived per steamer Manila Maru, were dispatched east from Seattle on Nov. 11 and are due in New York today.

Postmaster Morgan announces that mails of the following dates: Batavia, Oct. 13; Saigon, Oct. 20; Singapore, Oct. 19; Canton, Oct. 24; Hong Kong, Oct. 25; Shanghai, Oct. 27; Yokohama, Nov. 2, which arrived per steamer Empress of Asia, were dispatched east from Seattle on Nov. 13 and are due in New York tomorrow morning.

BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of ANTON ROHN, alleged Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sell this day, Friday, Nov. 16th, 1923, by order of the Court, at 10:30 A. M., at 103 East 116th St., Borough of Manhattan, assets of the above bankrupt, consisting of human hair, desks, typewriter, safe, fixtures.

ALICE H. MORAN, Receiver.

SUTTA & FRANKEL, Attorneys for Receiver, 299 8th Av., New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of POCONO TEXTILE MILLS, INC., Alleged Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Wednesday, Nov. 21st, 1923, by order of the Court, at 10:30 A. M., at 218 4th Ave., Borough of Manhattan, assets of the above bankrupt, consisting of textiles, cotton piece goods, fixtures, etc.

BENJAMIN SIEGEL, Attorney for Receiver, 20 Broadway, New York.

Inspection Nov. 19th and 20th.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of SOL. FEINSTEIN, Alleged Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Friday, Nov. 23rd, 1923, by order of the Court, at 10:30 A. M., at 1,603 Madison Ave., Borough of Manhattan, assets of the above bankrupt, consisting of stationery, toys, dolls, fixtures, etc.

ARCHIBALD PALMER, Attorney for Receiver, 320 Broadway, New York.

Inspection Nov. 21st and 22nd.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of MELODEW CORP., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, Nov. 16th, 1923, by order of the Court, at 10:30 A. M., at 19 Crosby St., Borough of Manhattan, assets of the above bankrupt, consisting of glassware, furniture, fixtures, etc.

LLOYD K. GARRISON, Receiver.

BENJAMIN R. JAVITS, Attorney for Receiver,

BUSINESS OPPORTUNITIES

Bank and business references required. *Rate 15 cents per word.*

CAPITAL WANTED.

PARTY with unquestionable business references to arrange financing corporation exploiting my Canadian and Argentine patent covering exclusive milk product; one license for U. S.; pays $30,000 yearly; over 50 million pounds sold yearly in U. S.; great opportunity to make product for export and domestic use; cheap raw material available. J 76 Times.

WILL you become one of ten men with $5,000 each to supply a guarantee fund for the operation of an insurance company under the plan of the Lloyd's of London, and under a charter licensed by the Insurance Department of the State of New York; fund to be invested in securities; unusual opportunity with practically no liability. M 269 Times.

MANUFACTURER producing a product that has caught American fancy as nothing else of recent years needs $15,000-$20,000 for expansion and carrying of A1 accounts; sales far in excess of present capacity; immediate expansion possible and necessary. Phone Mr. Larkins, Circle 1009.

TAXICAB OPERATING COMPANY offers investors with $2,500-$5,000 opportunity for large returns in profitable business; no partnership nor stock-selling proposition; investigate. M 284 Times.

A PROSPEROUS $50,000 publishing corporation, publishing books, a trade weekly and has its own printing plant, wants as Vice President and general manager with advertising experience, a man with $10,000 to $15,000 to invest. Address "National," care Y 2368 Times Annex.

$5,000 WILL purchase interest in new drama of unusual interest, wonderfully written and in rehearsal with two Broadway stars; money your control, and if not needed will give interest for the assurance to protect production. M 276 Times.

ACTIVE partner with $100,000 wanted in established building business of highest class; large probable returns, minimum risk; man qualified act as treasurer preferred. M 287 Times.

MAN wanted with $2,000 or more to invest in exceptional business proposition in New Jersey; large profits; no stock proposition. Address G., 48 Clinton St., Room 208, Newark, N. J.

PARTNER with $10,000 to $15,000 in established pawnbroking business; partner retiring owing to illness; quick action; no trifiers. J 52 Times.

SYNDICATE now forming for development of valuable real estate; sound, profitable opportunity for man with $10,000 to $20,000. J 86 Times.

OLD ESTABLISHED importing firm wants partner, active or inactive, to invest $50,000; profitable business. Y 2370 Times Annex.

WANTED — Vice President - Treasurer in manufacturing business; investment required. B 509 Times.

CAPITAL TO INVEST.

WANT to purchase going business, retail or manufacture, with record of earnings; investment up to $25,000; give full particulars in reply. D 673 Times Downtown.

Brokers.

ESTABLISHED businesses sold or refinanced through chain advertising. H. M. Black & Co., 28 years' banking experience, 25 Broadway.

BUSINESS CONNECTIONS.

SALESMANAGER.

One who has successful record for employing large numbers of specialty type salesmen on straight commission basis and still more important, one who can hold his men; must have finest personality and appearance and be old enough and good enough to be respected by all men; no investment required; immediate action essential. General Salesmanager, Suite 1222, 152 West 42d St.

DISTRIBUTORS—We have solved the problem to prevent accidents caused by headlights; every car owner a prospect; retails $1.50; exclusive agency; small capital. Apply Hyatt Glare Killer, 1,674 Broadway, New York City.

A MAN with excellent record, references, security, Government service, 15 years positions of trust; active, do anything legitimate, go anywhere; several languages, traveled, willing, keen, various assets, is open for position. J 56 Times.

EUROPEAN manufacturer of pump and valveless hydraulic jack, U. S. patent, seeks connection with concern for the purpose of taking up manufacturing in this country. F 98 Times.

PLANT fully equipped to do all kinds METAL STAMPING, ASSEMBLING, TOOL, DIE and MACHINE WORK; representative will call. Hayes, 194 Atkins Av., Brooklyn.

WANTED—An accessories dealer to take over the State of New York or New Jersey for a quick-selling automobile accessory; must be financially responsible. Y 2359 Times Annex.

WELL established high-class company can offer use of 25 Singer sewing machines and operators for contract manufacturing business. M 236 Times.

ACCOUNTANT, commencing practice, desires desk room with certified firm, with or without personal services; best references. F 94 Times.

RADIO, mechanical engineer, experienced manufacturing sales, looking for profitable connection; can produce business. B 841 Times.

TOYS—Will sublet space in local department store on percentage or straight rental basis. H. S. Helfer, Burnside and Walton Ave.

RESTAURANT privilege wanted in high-class apartment house; best references. A 273 Times.

LADIES' hat plant wanted, including fixtures and machinery. Archie Witte, Box 450, Realservice, 15 East 40th.

FOR SALE.

YARN SPINNING PLANT FOR SALE.
WOOLEN SYSTEM.

Not merely buildings and machinery, excellent though these are, but a live, going business employing about ninety people, operating in full with good amount of orders in hand. Business long established and mill widely and favorably known.

Equipment—17 sets of cards, 20 mules and full complement of plying, skeining and coning. All motor driven. Insured in mutuals. To those who can command considerable cash a rare opportunity is here offered. Further particulars on report. Address Box Z 2125 Times Annex.

GARAGES.

PARK AV., 50s, 150x100, 2 floors; monthly storage $5,000; security only.
WEST 70s, 80 cars; $10,000 required.
BROOKLYN, restricted, 220x100; $9,000 security.
WEST ST., under construction; $6,250 security.
Many others, buildings for sale or lease; several under construction, others established. GARAGE REALTY CO., 1,457 BROADWAY.

MR. MANUFACTURER, would you consider starting a branch or moving your entire plant to a good, clean New England city where but a small percentage of foreigners exist? No labor troubles, low power costs; ideally located industrially. If so, write Z 2060 Times Annex.

COMMERCIAL HOTEL AND GARAGE. Upstate, small town, on New York-Buffalo State Road; established 40 years; 30 rooms, furnished, steam heat; garage holds 30 cars; capacity business; handsome income; $35,000; terms; age and health reason selling; rare chance. Meola & Meola, Middletown, N. Y.

PLANT, 30 MACHINES, FOR UNDERWEAR, WAISTS OR OTHER PURPOSES; MANUFACTURING DISTRICT, ONE-HALF HOUR FROM NEW YORK; CHEAP LABOR; WONDERFUL OPPORTUNITY; BOX 104, 2501 WORLD TOWER BUILDING.

GARAGES—GARAGES.

Heights, 15,000 ft., filled; security $10,000. Park Av., 200 cars; average $40, $15,000. Vicinity 72d, storage, $4,000; rent $1,500. Others, City, Bronx, Brooklyn, $4,000 up. Crowe, Times Building. Bryant 7153.

HACKETTSTOWN, N. J.—Ice cream and confectionery, United Cigar Stores agency-corner property, located on the four corners or centre square; selling on account of sickness; no reasonable offer refused. August Gregory, 146-148 Main St.

MANUFACTURER marketing fully developed line automobile, household and toilet commodities, disposing of all or part interest, account dissension; reasonable offer accepted. Y 2344 Times Annex.

GARAGE

11,000 square feet, Brooklyn, select neighborhood, $35 average, $12,000 including $3,000, security, stock and fixtures. H. E. Levy & Co., Room 917, 152 West 42d.

GARAGE, 50x100, one floor; substantial income; $4,000 cash; nearby Long Island town; many others Manhattan and Bronx. Neptune Realty, 152 West 42d.

DELICATESSEN store, lease and fixtures, fine equipment. 399 3d Av., near 28th St., or Ely J. Rieser & Co., 13th St. and 1st Av. Lexington 0500.

GREAT opportunity—Butcher shop for sale, very reasonable. Dante Tita, 110 Polk Av., Jackson Heights, Corona, L. I. Tel. Havemeyer 2941.

GARAGE, One Floor, Restricted Section. 12,000 feet; rent $960; 10-year lease; established; $6,500 required; owner retiring. G. F., 115 Times.

RESTAURANTS—LUNCHROOMS.

Cafeterias—Receipts $100 to $1,000 daily; best sections; long leases; terms arranged Jas. Crowe, Times Building.

HOTEL AND RESTAURANT—Long established; 200 rooms, low rent, good lease, big moneymaker; $5,000 cash required; principals only. Lack, 101 West 42d.

FOR SALE.

GARAGE, Bronx; capacity 65; rent, $375; storage $950; $5,000, balance terms; Francis J. Phillips, 47 West 42d.

MILLINERY store, long established, with living rooms. Debby, 139 West 116th.

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MAKE CIRCULARIZING PAY. Everything from the writing, by newspaper and advertising expert, to placing in mails; multigraphing, addressing, rush work. Established 1916. A. W. Clarke Company, 8 Bridge St. Bowling Green 8774.

MY SALES LETTERS bring results, because they are scientifically written. Durant, 161 Water St. John 4194.

MAIL ORDER NEWS, 500 5th Av.; explains mail order business; November issue 25c.

FINANCING AND LOANS.

BUSINESS AND PERSONAL LOANS.
Loans to $5,000, one year or less, weekly or monthly payment; no chattels, no pawns, no salary assignment; call or write for booklet.
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Money loaned in any amount on diamonds, jewelry, silverware; special rates for short-time loans.
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AUTOMOBILE OWNERS.
Car remains in your possession.
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OUTSTANDING ACCOUNTS financed on liberal terms and at lowest rates; confidential, quick service assured. Mercantile Factors Corporation, 212 5th Av. Madison Square 2657.

PRIVATE party loans money; large or small amounts; state security you can offer. Y 2337 Times Annex.

LOANS on automobiles; lowest rates; quick, confidential service. York Credit. Worth 1940.

AUTOMOBILE OWNERS—Obtain loans while using car; quick answers; confidential. Bryant 2385.

PRIVATE party loans money any amount; state security you can offer. A 1187 Times Harlem.

LOANS on automobiles, motor trucks or other collateral. 1,457 Broadway, Room 812. Bryant 7846.

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AN UNUSUAL OPPORTUNITY.

A high-class clothing store, established fifty-five years, in Atlanta, Ga., offers for lease to an experienced and successful ladies' ready-to-wear man or one experienced in boys' or sporting wear goods a beautiful second floor of new, modern building, approximately 2,500 square feet; arrange appointment immediately. M. D. Eiseman, Room 638, 5th Av. Building.

FOR RENT—Large kitchen, established room service; also fine dining room; not in use now; good proposition for right party. Hotel Arlington, 18 West 25th St.

MILLINERY space with high-class, well established gown shop; best locality on Broadway; rental considered only. Y 2322 Times Annex.

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IF your hearing is impaired you owe it to yourself to investigate the NEW and IMPROVED Midget Receiver Phonophor.

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The Midget Receiver (illustrated actual size) is worn *without* a head-band. The small, flat transmitter is slightly over ¼ inch thick.

Aside from its revolutionary appearance this instrument is characterized by great power, clarity of tone and a total absence of buzzing and roaring noises, giving accurate reproduction of the human voice and musical sounds.

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TAILORED AT FASHION PARK
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Of all overcoatings, Worumbos are most favored this season.

Of all Worumbos, Whitney's and Chinchillas are most sought, most fashionable, most high-priced.

How we got hold of this special group cannot be told.

But how we are disposing of them will quickly be whispered all over New York. For the price is $60, made to order.

$60 elsewhere has never even bought the lesser Worumbos. Twice $60 is being charged by other custom tailors for Whitneys and Chinchillas. Only a few lengths. Only a few days in which to get them.

P. S.—Also a few Worumbo Viennas, semi-Meltons and short nap Chinchillas. None of these Worumbos are plaid backs. Ulster and greatcoat models, $5 extra.

$60

Formal Dress to your measure, in latest correct modes, Tuxedo $75, Full Dress $80, Combination Full Dress and Tuxedo (2 Coats, 1 Pair Trousers), $125. These prices include waistcoat.

Arnheim
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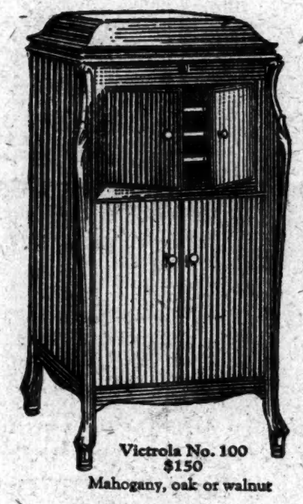

Victrola No. 100
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Victrola No. 220
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Electric, $240
Mahogany or walnut

Out today
New Victor Records
November 16, 1923

Red Seal Concert and Operatic

		Number	DOUBLE-FACED List Price
La Serenata (Serenade) (Tosti) *In Italian* Madrigal (Your Tender Kisses) (Crosalingue-Chaminade) *In French*	Geraldine Farrar Geraldine Farrar	953	$1.50

Two of the most delicately graceful of modern concert songs, in clear joyous soprano. Songs like these, equally remote from tragedy and the cheaper kind of humor, are a discovery and a delight. They are finely sung.

Rigoletto—La donna è mobile (Woman Is Fickle) (Verdi) *In Italian* Puritani—A te, o cara, amor talora (To Thee, Oh Dearest) (Bellini) *In Italian*	Miguel Fleta Miguel Fleta	948	1.50

First Victor record by the brilliant young Spanish tenor who is making his first Metropolitan appearance this season. An Aragonese by birth, he has met with immense successes in Europe and South America.

Light Vocal Selections

Mammy's Little Silver Lining Memories of Virginia	Vernon Dalhart Peerless Quartet	19168	.75

The silver lining to Mammy's cloud is a little black pickaninny. The song is charming. "Memories of Virginia" has rainbow vocal harmonies and "Carry Me Back to Old Virginny" appears as a vocal refrain.

Melodious Instrumental

Italians in Algiers—Overture—Part I Italians in Algiers—Overture—Part II	Victor Symphony Orchestra	19120	.75

Rossini's jolly old opera, retailing the marital troubles of a fat Bey of Algiers, was revived at the Metropolitan Opera House in 1919. The overture, full of mirth and mischief, is characteristic. Here is a spirited record of it.

Dance Records

Oh Gee, Oh Gosh, Oh Golly, I'm in Love—Fox Trot First, Last and Always—Fox Trot	Garber-Davis Orchestra	19164	.75

Now try a couple of dances to the Garber-Davis Orchestra, with its first Victor record. This organization has been touring the country, and making friends everywhere. These are delightfully live and chipper dances.

An Orange Grove in California—Fox Trot (from "Music Box Revue") Dancing Honeymoon—Fox Trot (from "Dancing Buddy")	Paul Whiteman and His Orchestra Paul Whiteman and His Orchestra	19169	.75

The orchestral methods of Paul Whiteman have many imitators—some good, some infamous. Here are more fox trots by this master-organization itself. Startlingly adapted to the various methods of dancing the fox trot now in vogue.

I've Got a Song for Sale—Fox Trot Tin Roof Blues—Fox Trot	The Original Memphis Five	19170	.75

Jazz blues raised to the mathematical nth power. Mirth-provoking screams, first uplifted by a clarinet. Both numbers have the true Memphian blues swing and rhythm, and are unexcelled for "high-jazz" quality.

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